

UBEA
Business Education

Forum

DECEMBER, 1955

VOL. X, NO. 3

UNITED BUSINESS EDUCATION ASSOCIATION

In This Issue

- NEWS OF UBEA AND THE AFFILIATED ASSOCIATIONS
- BOOKKEEPING • TEACHING AIDS
- RESEARCH • BASIC BUSINESS
- TYPEWRITING • DISTRIBUTIVE OCCUPATIONS
- OFFICE STANDARDS
- THE FUTURE BUSINESS LEADER

A DEPARTMENT OF THE NATIONAL EDUCATION ASSOCIATION

Both students and schools benefit when

the

atmosphere's

ELECTRIC

with IBM!

Thousands of schools from coast to coast have switched to IBM Electric Typewriters.

Teaching is easier on IBM Electrics. More students can be trained faster—and *better*. Students type faster and more accurately on *any* typewriter—even manual—when they have been trained on IBM Electrics. That's why the IBM Electric is the *practical* buy for today's modern schools.

Every day, more business offices are going electric. To prepare your students for the *best* jobs of the future—teach typing on IBM Electrics. You're *sure* to go electric—*make sure* you go IBM!

INTERNATIONAL BUSINESS MACHINES CORP.
590 Madison Avenue, New York 22, N. Y.



IBM
®

**ELECTRIC
TYPEWRITERS**

... OUTSELL ALL OTHER ELECTRICS COMBINED!

Business Education Forum

EDITORIAL STAFF

Shorthand D. L. CARMICHAEL, J. ROBERT BRIGGS
 Typewriting JOHN ROWE, LAWRENCE ERICKSON
 Bookkeeping HARRY HUFFMAN, WILLIAM SELDEN
 Teaching Aids LEWIS TOLL, ROBERT THOMPSON
 Clerical MARY CONNELLY, REGIS HORACE
 Basic Business GLADYS BAHR, MEARL R. GUTHRIE
 Distributive PETER C. HAINES, WARREN G. MEYER
 Office Standards FRED C. ARCHER, VERN A. FRISCH

PUBLICATIONS COMMITTEE: Theodore Woodward (chairman), George Peabody College for Teachers, Nashville, Tennessee; Dorothy Veon, The Pennsylvania State University, University Park; and Ray G. Price, University of Minnesota, Minneapolis.

Executive Editor
 HOLLIS GUY

Production Manager KATHARINE CHRISTIE
 Editorial Assistant GENE GRAVES
 Circulation FLORENCE THOMPSON

EDITORIAL AND EXECUTIVE OFFICES
 NEA Educational Center, 1201 16th St., N.W.,
 Washington 6, D. C.

UBEA EXECUTIVE BOARD

President E. C. MCGILL
 Emporia, Kansas
 Vice President THEODORE YERIAN
 Corvallis, Oregon
 Executive Director HOLLIS GUY
 Washington, D. C.
 Treasurer DOROTHY TRAVIS
 Grand Forks, North Dakota
 Past President THEODORE WOODWARD
 Nashville, Tennessee
 NABTTI President LEWIS R. TOLL
 Normal, Illinois
 NABTTI Past-President HARRY HUFFMAN
 Blacksburg, Virginia
 Research President FRED C. ARCHER
 St. Cloud, Minnesota
 Administrators President PARKER LILES
 Atlanta, Georgia
 ISBE President DOROTHY VEON
 University Park, Pennsylvania
 SBEA President VERNON A. MUSSELMAN
 Lexington, Kentucky
 WBEA President VERNER L. DOTSON
 Seattle, Washington
 MPBEA President CLYDE I. BLANCHARD
 Tulsa, Oklahoma
 CRUBEA Chairman LLOYD V. DOUGLAS
 Cedar Falls, Iowa

Representatives of UBEA Regions

EASTERN

FRANCES DOUB NORTH, Baltimore, Maryland
 LEWIS D. BOYNTON, New Britain, Connecticut
 MILTON C. OLSON, Albany, New York

SOUTHERN

FRANK M. HERNDON, Columbus, Mississippi
 VERNON A. MUSSELMAN, Lexington, Kentucky
 J. FRANK DAME, Tallahassee, Florida

CENTRAL

FRED C. ARCHER, St. Cloud, Minnesota
 MEARL R. GUTHRIE, Bowling Green, Ohio
 LLOYD V. DOUGLAS, Cedar Falls, Iowa

MOUNTAIN-PLAINS

KENNETH J. HANSEN, Greeley, Colorado
 DOROTHY H. HAZEL, Brookings, South Dakota
 E. C. MCGILL, Emporia, Kansas

WESTERN

S. JOSEPH DeBRUM, San Francisco, California
 ALBERT C. FRIES, Los Angeles, California
 THEODORE YERIAN, Corvallis, Oregon

CONTENTS

DECEMBER 1955

Volume X, No. 3

THE BOOKKEEPING FORUM

Featuring:

	Page
Methodology of Teaching Bookkeeping (Editorial)—William Selden	6
Primary Records and the Bookkeeper—Hamden L. Forkner	9
Teaching the Income Tax Unit—Lloyd L. Garrison	10
New Procedures for Teaching Adjustments—Vernon A. Musselman	12
Dramatizing Deferrals Decreases Difficulty—Gilbert Kahn	14
Ruling the Ledger Accounts—Alberta J. Frerichs	15
Systematic Preparation of the Financial Statements—Robert M. Swanson	17
Bookkeeping Can't Be Taught Sitting Down—Robert F. Bender	19

UNITED SERVICES FORUM

Research in Bookkeeping: How Research Serves the Classroom Teacher of Bookkeeping—Sub-Committee of the Joint Committee on Coordination and Integration of Research in Business Education	21
Typewriting: Do You Use the Student's Typewriting Skill in the Teaching of Bookkeeping?—Maxie Lee Work	23
Modern Teaching Aids: The Use of Colored Chalk in Teaching Bookkeeping—Henry Harry Jasinski	25
Basic Business: Consumer Protection—An Essential Feature of Secondary Education—Dorothy F. Hoyt	26
Distributive Occupations: Counter Attack—Howard S. Bunker	27
Office Standards and Cooperation with Business: Do You Really Know?—Arnold E. Schneider and Fred C. Archer	24

THE UBEA FORUM

UBEA In Action	32
Affiliated, Cooperating, and UBEA Regional Associations	36
Mountain-Plains News Exchange	37
The Future Business Leader	41



The United Business Education Association is the amalgamation of the Department of Business Education of the National Education Association and the National Council for Business Education. The Department of Business Education was founded July 12, 1892 and the National Council in 1933. The merger of the two organizations took place in Buffalo, New York, on July 1, 1946.

A Volume Index to the FORUM is published annually for member-subscribers. The contents are indexed in Business Education Index and in the Educational Index. The BUSINESS EDUCATION FORUM does not assume responsibility for the points of view or opinions of the contributors unless such statements have been established by a resolution of the Association.

BUSINESS EDUCATION FORUM is published monthly except June, July, August, and September by the United Business Education Association, a Department of the National Education Association of the United States (also publisher of THE NATIONAL BUSINESS EDUCATION QUARTERLY). Executive, editorial, and advertising headquarters, 1201 Sixteenth Street, N. W., Washington 6, D. C. Membership in the Association is \$5 a year, \$3.50 of which is for a year's subscription to the FORUM and 50 cents is for membership privileges in unified regional associations. Five dollars a year to institutions and non-members. Single copy \$1. Checks should be drawn payable to United Business Education Association and mailed to the UBEA Executive Director, Hollis Guy, 1201 Sixteenth Street, N.W., Washington 6, D. C. Four weeks' notice is required for a change of address. In ordering a change, please give both new and old address as printed on the wrapper. Entered as second-class matter March 27, 1947, at the post office at Washington, D. C., under the Act of March 3, 1879. Additional second-class entry at Baltimore, Maryland.

R.C. Allen VisOmatic



Makes teaching and learning easier!



... PRICED AT A LOW, LOW SPECIAL SCHOOL PRICE!

R.C. Allen Business Machines, Inc.

673 Front Ave., N.W., Grand Rapids, Michigan
EDUCATIONAL DEPARTMENT

Without obligation, please send me more information
about the R. C. Allen VisOmatic Typewriter.

NAME _____
SCHOOL _____
ADDRESS _____
CITY _____ ZONE _____ STATE _____

VISIBLE, AUTOMATIC MARGINS—The easiest, fastest margin setting of all. Indicators show exact location on margin scale.

INTERCHANGEABLE PLATEN — Teach on the machine that gives you the "Quick-Switch" platen, that makes the VisOmatic a specialized writing machine.

BALANCED LINE SPACING—Save miles of "reach" with one-space movement of the lever for single spacing; two-space movement for double spacing; not . . . three-space movement for all spacings.

FINGERTIP KEYSSET TAB CONTROLS— Conveniently placed on facing panel; instant, precision set and clear; simplifies tabulation required in all types of professional work.

ADJUSTABLE SPACING — Simplifies right margin justification and "error correction."

ALL THE "PROFESSIONAL" FEATURES — assuring a thorough preparation for the business world.

R.C. Allen Business Machines, Inc.

673 Front Ave., N.W., Grand Rapids, Michigan



Business teachers acclaim NEW ADDING MACHINE COURSE!

Recently Remington Rand introduced a *new, complete, ten-lesson course* in touch operation of 10-key figuring machines. The response of Business Teachers from all over the country to this offer has far exceeded our most generous estimates.

This overwhelming acceptance clearly testifies to a growing preference for adding and calculating machines offering the simplicity and accuracy of 10-key keyboards.

It also points up the need for school training on these machines to meet the growing need for operators.

This complete, new course is available to you now. It contains *all* the necessary materials including instructor's guide, exercise sets, students' handbooks, wall charts, certificates of proficiency, etc. And... Remington Rand will be glad to assist by counsel in helping you set up your 10-key instruction program.

Remington Rand
DIVISION OF SPERRY RAND CORPORATION



SEND FOR THIS DESCRIPTIVE FOLDER

We have prepared an illustrated folder about this course. It describes in detail the materials offered. Write to Remington Rand, Room 2230, 315 Fourth Ave., New York 10. Ask for your free copy of A857.



In This Issue

► The Forum Section (pages 9-20) of this issue is filled with suggestions for improving instruction in bookkeeping and accounting. The contributors are experts in the area featured. For the beginning teacher of bookkeeping and accounting this issue of the FORUM alone should be worth more than the cost of the membership-subscription.

► The Services Section (pages 21-31) leads off with another in the series of research digests. The Sub-Committee of the Joint Committee on Coordination and Integration of Research in Business Education attempts to digest and interpret research findings so they can serve the classroom teacher. The description of salespeople and customers in the article "Counter Attack" might well become the basis for a class discussion. The other four articles provide some down-to-earth aids and interesting reading.

► Did you know that our UBEA Leader's File contains the names of 188 persons who are currently heading unified and affiliated organizations, serving as chairmen of working committees, or are associated with UBEA projects designed for improving the status of business education. Four presidents elected recently to head some of the major UBEA groups are presented on page 32. The news of affiliated associations on pages 35-36 also announces some new officers in state organizations.

► Mark your calendar now and make plans to attend the Joint Convention of the UBEA Divisions. The teacher educa-

Editor: Bookkeeping Forum Section
WILLIAM SELDEN
State Department of Education
Harrisburg, Pennsylvania

Methodology of Teaching Bookkeeping and Accounting

PROFESSIONAL GROWTH is a continuous process, and resourceful teachers are constantly evaluating their subject matter presentation. The effective teacher—the teacher who is aware of the needs of our times—is one who makes needed curriculum changes and is constantly looking for improved methods. Good teaching is therefore a matter of continuous experimentation and evaluation of new methods and techniques.

This publication sets forth suggested classroom methods in the area of bookkeeping. Most of these methods can be used in either high school or in college bookkeeping classes.

It is reasonable to assume that all of the ideas presented have been tested in high school and college classrooms. The content matter in the feature section should serve as a source of reference for bookkeeping teachers. By the same token it should be a challenge to teachers to review their effectiveness in lesson planning.

The educators, who have contributed bookkeeping articles for this publication, have had extensive experience in the area of business education. All of the contributors are master teachers, most of them have written not one but several professional documents, and some are authors of textbooks in bookkeeping and accounting.

The bookkeeping manuscripts presented in this issue of BUSINESS EDUCATION FORUM were not written to supplement units in a particular textbook. Rather, the material in this publication can be used in conjunction with most textbooks in the area of bookkeeping. — WILLIAM SELDEN, *Issue Editor*.

tion portion of the program is on pages 33-35 of this issue. The programs for other divisions—Research, International, and Administrators will be published in the next issue of the FORUM.

► All persons who work with the Future Business Leaders of America are impressed with the purposes, projects, and opportunities offered by this national youth organization. After reviewing the purposes of FBLA and reading about the opportunity for business education to contribute to the National Conference on Citizenship, you will want to send for the charter application form and complete information for organizing a chapter of FBLA in your high school or college.

► In this issue, the president of the Mountain-Plains Business Education Association reminds us that business educa-

tion is big business. Big business succeeds through cooperative effort. The cooperative effort of business teachers through the Unified Associations is contributing tremendously to the success of our business education program. The president of the United Business Education Association presents a plan on page 38 for building a bigger association which in turn can provide important services to more business teachers.

► To all who have contributed to the UBEA publications in 1955, the entire staff and executive officers again say "Thank you for sharing your knowledge, experience, and time with the many teachers who have used the FORUM in 1955." May the New Year bring fortune and abiding good cheer to all UBEA members.—H.P.G.



Students learn faster 4 ways With Underwood "Keyboard Control"

ON the new Underwood Electric all the operating controls are on the keyboard, ready to use. There's no unnecessary hand travel to confuse students . . . no need for eyes to wander from copy to keyboard.

Your students develop confidence sooner, quickly pick up speed and accuracy. The new Underwood Electric's "Keyboard Control" makes it easier for stu-

dents to change from manual to electric typewriters.

To get further information on the new Underwood Electric and the new Underwood Manual, or to arrange for a demonstration at your convenience, just write Dr. Earl G. Nicks, Manager, Business Education Division, Dept. EF, Underwood Corporation, One Park Avenue, New York 16, N. Y. Why not do it right now!



1 Keyboard Controlled Carriage Return. Two bars make it easy for students to operate the carriage return with either hand. Hands stay on keyboard while eyes stay on copy.

2 Keyboard Controlled Forward Spacing. A separate automatic forward spacing key provides rapid positioning of the carriage while hands remain on the keyboard.

3 Keyboard Controlled Tabulation. On the new Underwood Electric students can set and clear tabulator stops in a flash from a normal keyboard position. Tabulator bar can be operated with either hand.

4 Keyboard Controlled Electric Margins. No hunting for margin controls. Students set them automatically through a convenient key located on the right hand side of the keyboard.

UNDERWOOD CORPORATION

One Park Avenue, New York 16, N. Y.



Underwood Makes A Complete Line of Business Machines . . . Typewriters

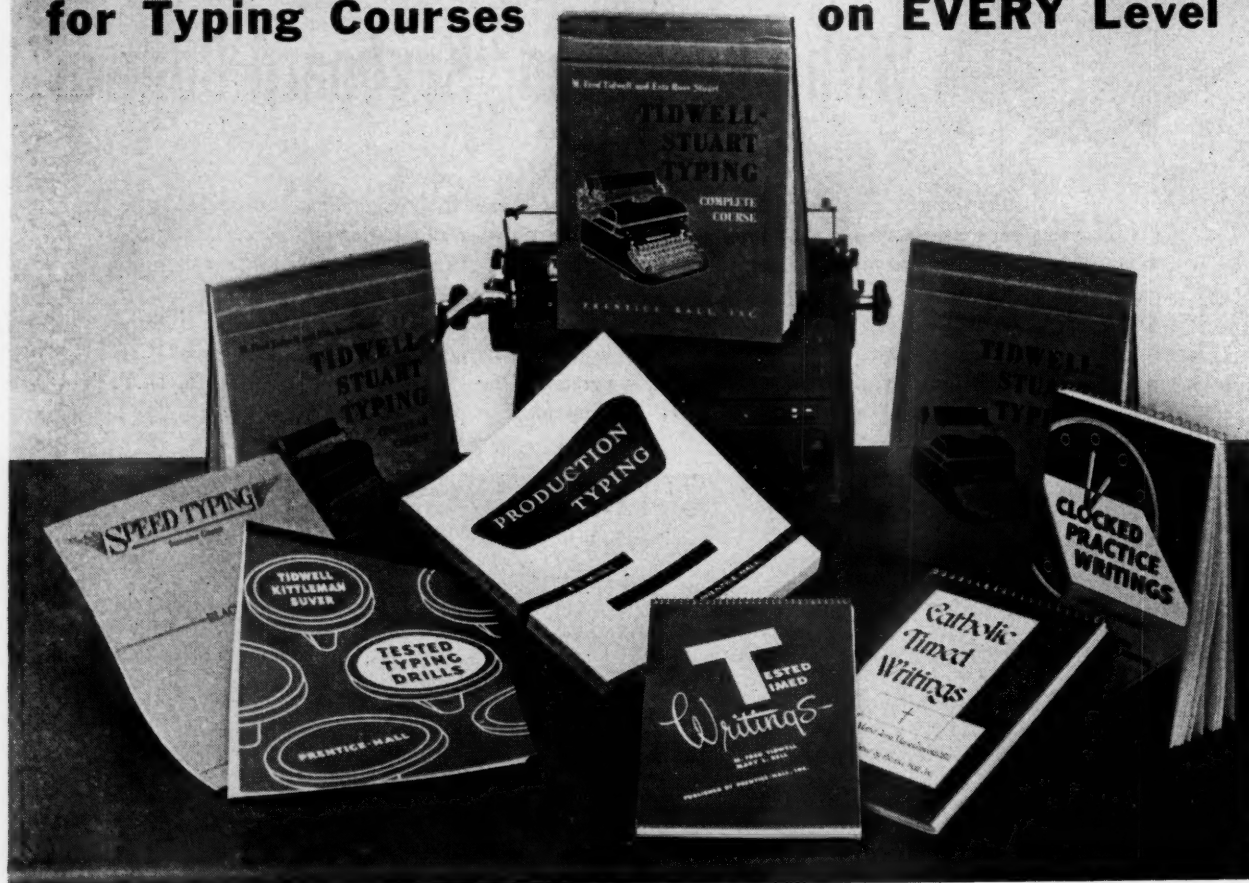


Adding Machines



Accounting Machines

A Complete Program of Instructional Aids for Typing Courses on EVERY Level



To today's typing teachers, the Educational Book Division of Prentice-Hall offers a complete program of instructional aids for courses ranging from the very basic to the most advanced. At the core of this program is M. Fred Tidwell and Esta Ross Stuart's *Tidwell-Stuart Typing*—available in 3 editions: Complete Course; One-Year Course; and Advanced Course. Another important text in Prentice-Hall's typing program is Esby C. McGill's *Production Typing*—the recently published text-workbook designed to train students to become successful clerk-typists. Also available is a variety of timed writing material, texts for specialized courses, and typing skill-builders—all prepared by leading authorities on typing instruction, all tried and tested for classroom effectiveness. For information on these teaching aids, write the address below.

Educational Book Division
PRENTICE-HALL, Inc., Englewood Cliffs, New Jersey

THE *Forum*

Primary Records and the Bookkeeper

By HAMDEN L. FORKNER
Teachers College, Columbia University
New York, New York

Employers want more than automatons to work for them.

A HIGH SCHOOL bookkeeping class was well along toward the end of the first year of bookkeeping when I had an opportunity to talk with a number of the students about their work. The purpose of the interviews was to get some idea of what the boys and girls were thinking about. This particular class was making entries dealing with purchases and sales. I was curious about their understandings regarding the sources of the entries in the books of a business.

It was surprising to learn that it had never occurred to the students that the bookkeeper always gets his information about an entry from some kind of semi-permanent record or even a very temporary record. These students knew what to do when the teacher or the textbook told them that goods valued at a certain amount had been bought or sold. If they were given the amount, the name of the person or firm to be charged or credited, the terms and other essential information, they knew what entries to make. But beyond that they were lost.

It was also surprising to learn that it had not been the custom of the class to use business papers. But I wonder now whether their answers to the questions would be much different. I asked, for example: "If you were to be employed as a bookkeeper tomorrow in a small downtown shop or store, where would you get the information you would need to make the entries in the sales journal each day?"

Almost all of the students said the boss would tell them how much had been sold! They apparently had not been taught that it was the responsibility of the bookkeeper to know where to get the information which he records about sales. These students did not know that the primary records in a store are usually the cash register tape if it is a cash business or that the primary records consist of the cash register tape and sales tags of some kind if there are both cash sales and sales on account.

Some of the students were asked what happened to the charge sales slip when a clerk makes out one for a customer. The common answer was that it was given to the customer. Again they had not thought through the fact that the bookkeeper must get a copy of that sales tag at some time and that it forms the basis for the entries he makes of sales on account.

One of the very important teaching steps that we teachers need to take is that of impressing upon our students that they must observe business practices in all of their personal contacts with business. They must observe what the sales person does when he rings up an amount on the cash register. And they must then be taught to follow through the steps the bookkeeper will eventually need to take to get the record of that sale and others like it on the books of the business.

The students need also to be taught to follow through when a sales person makes a charge sale. He needs to be impressed by the fact that the customer gets one copy of the sales slip; the store keeps one; and frequently a third copy is attached to the package, especially if it is to be delivered.

Then the student needs to think about what a bookkeeper in a store does to get these store copies together for recording and the different ways the sales slips could be handled.

These are the steps that make a difference in the intellectual approach to the teaching of bookkeeping as compared to the rote method.

One further inquiry about recording sales was made. Inquiry was made about the sales invoice. I asked, "When does a business use formal sales invoices and when does it use a sales slip, an automatic register or merely a cash register?"

The answers were anything but accurate. The automatic register as a device was not understood until it was explained what it was and then most of them remembered they had seen one. It seems the class had been so busy making entries that the students never had a moment to discuss business processes and their relation to the work of the bookkeeper.

But there was even less understanding when I inquired about purchase records and where the bookkeeper got his information for making entries. They had not been taught to visualize or think about what happens in a business from the time the business places an order until the bookkeeper has made his record in the book of original entry.

They knew what to do if the textbook or the practice set instruction sheet said that a purchase had been made on account from the Jones Wholesale Company and that the terms were 2 per cent ten days, net thirty days. But

"To do the job right, the teacher will have to draw upon personal experiences of the students."

very far from their thinking was what they would do in the position of bookkeeper in a store or shop to get that information themselves.

The experience with these students led me to ask myself some questions among which were:

Does this kind of situation need to exist?

Is it not possible for students to learn about primary records as sources of entries without taking too much time out of the already heavily crowded schedule of things to be taught to bookkeeping students?

Should I not give more attention in my teaching of teachers to the problems of teaching understandings along with the methods of teaching?

Should I not, as a teacher of bookkeeping, give more attention to teaching my students about bookkeeping as well as teaching the bookkeeping processes?

Is it not very important for those who take bookkeeping to know primary sources of bookkeeping entries so that students learn good business practices?

Each of the questions must be answered in the affirmative if I am to do the job that business expects of me. To do the job right, the teacher will have to draw upon

personal experiences of the students. Let's invite various bookkeepers to come to the class and tell the students how they get the information for making entries for sales and purchases of all kinds. Another thing, I will have to make certain the textbook is made realistic by showing my students how it follows business practices and bookkeeping practices, but that each business has methods that are peculiar to its type of operations.

Yes, I will have to spend a little more time bringing the business into the classroom and relating the practices to all the things we do. There must also be the realization that as I follow the students work throughout the year, I must be concerned not only with the primary sources of entries for sales and purchases but the primary sources for all entries.

If I do these things, I am confident my students will not only be better bookkeepers but also better informed about business. And then there will be the satisfaction that I have done my duty well and my students will be in demand by employers who want more than automatons to work for them.

Teaching the Income Tax Unit

By LLOYD L. GARRISON
Oklahoma A. and M. College
Stillwater, Oklahoma

The problem approach should be used with this unit.

MANY HIGH SCHOOL STUDENTS actually file income tax returns. Those who do not will file returns within a very few years. In 1956 some 60 million Americans will file returns. Since most of our students will receive little or no college education, if they are to understand the basic concepts of income taxes such instruction must be given in high school. There is an aspect of citizenship training involved too, for it is the responsibility of every citizen to pay his just share of income taxes—no more and no less.

Motivation runs high on this topic. Let's capitalize upon it by encouraging students to bring various tax forms needed and also personal copies of W-2 Forms when available. A few individual assignments may also be made prior to general class consideration.

After indicating very briefly the plan for studying about income taxes, the actual preparation of tax returns should be preceded by a consideration of the purposes

and importance of taxes. The question "What do we pay taxes for?" will elicit many responses from students. A dozen or more of these reasons may be listed on the board. It is now fairly easy to make the summarizing point that "Taxes are what we pay for the privilege of living in a civilized society."

The discussion can be shifted from a consideration of taxes in general to the nature and importance of federal income taxes. A chart or a few simple statistics will clearly illustrate the importance of income taxes as a source of revenue for the operation of our government. A student may be asked to prepare and present this information.

When students know that income taxes constitute about three-fourths of the revenue of the Federal government, they will realize that the rates must be pretty high. This fact can be clearly presented through a bar graph showing the relationship of the income tax to the amount of taxable income for selected income groups. The "1955 Tax Rate Schedule" may be used as the source of information. "Who determines how high our income taxes will be?" The answer naturally comes back to ourselves

Contributor's Note: An income tax unit in the high school bookkeeping course is a must. The suggestions included herein relate specifically to the bookkeeping tax unit, although they might well apply to income tax instruction in other areas, too.

"The teaching plan should be flexible enough to allow for optional and varied problems."

as the voting public through our elected representatives. That it is our responsibility as American citizens to pay our just share of income taxes can readily be seen.

These introductory phases need not take more than one-half the period. To get into specific problems students may be asked about their own income earnings and tax situations. These experiences will bring out the use of the W-4 Form completed at the time of employment concerning exemptions and the W-2 Form showing the amount of income tax withheld. This naturally leads into the need for filing a tax return to determine the correct amount of tax and whether any will be refunded. Many high school students will get back all tax withheld.

Therefore, the problem work may logically start with a simple case of the type that many students are experiencing. For instructional purposes and so that this first problem can be a demonstration and class project, one problem may be used for all students. Having actual W-2 Forms prepared for each student for this problem will make it more meaningful. With the aid of the enlarged 1040 form the teacher and students can work through the problem slowly together. Students are now ready to work a similar problem individually with teacher help.

A Teaching Plan

The problem approach will be continued through the unit, with the problems gradually becoming more involved as the study progresses.

The following case problems are typical of those around which the tax unit can be built. The first illustrative problem is representative of the type that may be used in launching the unit. (More detailed information concerning addresses and social security numbers will of course be needed.)

Illustrative Case Problem No. 1. James B. Doe, a student, took a summertime job with the Ace Appliance Company. His W-2 statement shows the total amount earned as \$575 and the amount of income tax withheld as \$74.30. Can you prepare James' income tax return?

This problem can be prepared either on page one of Form 1040 or the punch card Form 1040A. If Form 1040 is taught first as the basic form, most students can then readily make the transfer to the card form. Four or five problems of this type using both tax forms may be given.

The return in No. 2 must be made on Form 1040 using parts of pages two and four in addition to page one, which is still considered the Short-Form 1040. Problems of this general type will illustrate the basic concepts and knowledges needed by most taxpayers.

Illustrative Case Problem No. 2. Susan M. Miller is employed as a full-time bookkeeper for the Stillwater Milling Company. Her W-2 statement shows total wages earned of \$3,000 and income tax withheld of \$422.60. In addition, Susan received RCA dividends totaling \$110 and interest on government savings bonds of \$25. Prepare Susan's income tax return.

Problem No. 3 requires the use of Long-Form 1040 which includes the itemizing of nonbusiness deductions on page three, and takes considerably more time than either of the two preceding types of problems. However, working a few of these longer problems will do much toward achieving a more penetrating understanding and analysis of income tax matters than is possible through the shorter problems.

Illustrative Case Problem No. 3. James B. Doe, age 47, and his wife, Susan, age 45, have two children, George, age 15, and Helen, age 13. Mr. Doe, as sales manager for the Ace Appliance Company, earned \$6,200 and had \$410 withheld for incomes taxes. Mrs. Doe had no income. During the year Mr. and Mrs. Doe paid their doctor and dentist \$625, and in addition spent \$128 for medicine and drugs for the family. Other expenses included real estate taxes of \$215, First Church donations of \$260, interest on house mortgage of \$370, and food costs of \$1800. Prepare the proper return for the Doe family.

Through a careful selection of problem cases the coverage can be fairly extensive, while avoiding many of the income tax complications that effect only a small number of taxpayers. Consequently, students need to learn only what is considered essential or basic and that through a realistic application. The case problem method has the advantage for the teacher of limiting the discussion to the case at hand, so that an excellent unit can be taught without extensive knowledge of income taxes. However, the teaching plan should be flexible enough to allow for optional and varied problems. Students should be given the opportunity to prepare their own returns or those for members of their family.

The study may be extended a little further by showing the close relationship between the profit and loss statement and Schedule C of Form 1040, which is the form for computing the profit or loss from a business or profession. If appropriate, some consideration also may be given to state income tax problems.

The above plan will take about two weeks, but it may be abbreviated to fit local conditions.

The Internal Revenue Service of the U. S. Treasury Department, Washington 25, D. C., makes available without charge various materials for teacher and student use. Included in these materials are enlarged forms which are very helpful in class demonstrations, income

(Please turn to page 18)

"... we have found visualization of the two elements involved to be effective."

New Procedures for Teaching Adjustments

The beginning pupil needs all the help we can give him.

By VERNON A. MUSSELMAN
University of Kentucky
Lexington, Kentucky

THE TEACHING OF ADJUSTMENTS seems to consist of three distinct problem areas: (1) Developing readiness on the part of the pupil. (2) Understanding the arithmetic processes involved. (3) Presenting the bookkeeping principles. An understanding of each area prepares the way for the next phase.

Developing Bookkeeping Readiness. We hear a great deal these days about reading readiness and arithmetic readiness of pupils. Did you ever hear of bookkeeping readiness? Do we teachers of bookkeeping assume that our pupils are *ready* for any new principle we might "throw at them"?

In the teaching of adjustments, particularly, some readiness preparation is needed. A suggested way to begin a discussion of adjusting the insurance account is not that of showing the pupils *how* it is done but *why* it is done. Some of the questions that will help prepare students for their study of insurance adjustments are:

1. What is insurance?
2. What kinds of insurance protection does a business need?
3. How is insurance purchased—that is, for what period of time?
4. Why does the insurance account in the ledger need to be adjusted?

These same questions need to be answered regarding the adjustment of supplies, the recording of depreciation, bad debts, and accrued interest. We begin this discussion as nearly as possible at the student's level of understanding and experience. When studying insurance, for example, we might begin by having some farm youth explain those types of insurance his father has on animals, crops, or machinery. Another possibility is to begin with a discussion of automobile insurance. As a general rule, several of your students own cars, and have had some experience pertaining to collision or property damage as covered by insurance.

This is the background or business information objective of bookkeeping learning. You are indeed fortunate if your class members know this. *Let us not assume that they do.*

Understanding the Arithmetic Processes. Pupils will master the bookkeeping principles involved much better after they have worked some arithmetic problems. Using our example of insurance again, here are some sample problems:

1. If the annual premium for fire insurance is \$60, how much does the insurance cost for one month? for one quarter? for a half year?
2. If a one-year insurance premium of \$18 were paid on March 1, what part of that premium has expired on June 30? What part of that premium is still prepaid on June 30?
3. What is the asset value of the prepaid insurance on December 31 and the expense due to expired insurance on this date, if a business buys insurance in the following amounts and the dates given?
 - a. One year's premium of \$48 paid on April 1.
 - b. Three year's premium of \$90 paid on August 1.
 - c. One year's premium of \$36 paid on November 1.

Each of these problems is more difficult than the preceding one. One problem of each type would need to be worked in class with the pupils. At least two problems of each type would need to be assigned as homework. After the pupils have worked these problems, they will be ready to consider the bookkeeping principles to be taught the next day.

Many high school pupils are weak in arithmetic, both as to ability and interest. To help them with this weakness, as far as adjustments are concerned, we have found visualization of the two elements involved to be effective. For example, when adjusting the insurance account we illustrate visually the asset amount and the expense amount. Let us illustrate this with the second problem given above. One-third of the \$18 has expired and two-thirds is still prepaid. We might separate this as follows:

Insurance Purchased	Expired by June 30	Still Prepaid On June 30
\$18	\$6	\$12

Presenting the Bookkeeping Principles. By this time the pupils understand that the balance of the prepaid insurance account, as shown on the trial balance, includes both an asset value and an expense value. When this understanding is reached, their next job is that of separating those two elements. They are now ready to make the adjusting entry. If insurance is recorded as an asset when it is purchased, the adjusting entry will be:

Insurance Expense	\$6.00	
Prepaid Insurance		\$6.00
(Explanation)		

The amount to be used is that of the expired insurance.

If insurance is recorded as an expense when it is bought the adjusting entry would be:

Prepaid Insurance	\$12.00	
Insurance Expense		\$12.00
(Explanation)		

The amount used for the entry would be different in each case. If the pupils understand what they are doing, they will use the correct amount.

Use Full Explanations. When goods are sold for cash it is a simple matter to debit the cash account and credit sales—the only explanation needed is "Sold merchandise for cash." In adjustments, the explanations, "To adjust the supplies account" or "To adjust the prepaid insurance account," do not mean very much. It is impossible to get any information from these explanations that will help determine the accounts to be debited and credited or whether the entry has been entered correctly. Consider these fuller explanations:

To record the expense resulting from the use of supplies and to reduce the asset account supplies to its true value.

To record the expense resulting from insurance expiring and reduce the asset account prepaid insurance to its true value.

These explanations indicate what needs to be done. From them a person can determine which accounts should be debited and which should be credited.

What is the value of full explanation? This question can be answered by considering the errors commonly made when recording the above adjustments. One of the most common errors made when adjusting insurance and supplies is to debit and credit the correct accounts but use the incorrect amounts—(the amounts of the insurance still prepaid or the amount of the supplies inventory). There is nothing in the explanation "To adjust the insurance account," that would help the student find this error, however the full explanation used states specifically, "To record the expense due to insurance expired." *He knows that he is recording an expense, not an asset.*

Write the Explanations First. This is a corollary to the first suggestion. Because the explanations are full and aid the student in determining what is to be done, we have found it helpful if students write the explanations first. (They are written in their customary place, of course, leaving blank lines for writing in the names of the accounts to be debited and credited.) The student first writes this full explanation, then determines the accounts to be debited and credited and fills in the entry.

Some teachers feel that the explanations for adjusting entries should be omitted entirely because in business practice they are frequently omitted. Let us not lose sight of the chief difference between the pupil in a bookkeeping class and the accountant in an office. The accountant has the benefit of much study and he may have had considerable experience. But the beginning pupil needs all the help we can give him. He may some day reach the point where he, too, can eliminate explanations. But let us not expect him to mature over night.

Let us give him all the help we can as he tries to learn each new bookkeeping principle.

What is the value of this procedure? When the principles of debit and credit are first taught, most teachers show their students how to analyze transactions, and give them a certain amount of drill in analyzing transactions. The questions that students are taught to answer are:

1. What accounts are affected? (Titles of the accounts)
2. How are they affected? (Increased or decreased)
3. What kinds of accounts are they? (Assets, liab., prop., income, or expense)
4. Are they debited or credited? (Apply the rules of debit and credit)

This procedure has its advantages and before long the students are recording transactions without going through all these formal steps. When adjustments are reached, however, new accounts are introduced. The use of these detailed explanations causes the student to analyze the problem to be solved using the steps he was taught earlier in the course.

The Key to Understanding. What is the key to mastery of the principle of basic adjustments? We have concluded that it is an understanding of the fact that the *account balance* as it appears in the ledger and on the trial balance (before adjustments) *contains two elements*. Most frequently, these two elements are an asset and an expense. In other words, *one part of the account balance is an asset and another part is an expense*. After he learns this, he must learn how to separate the two elements (this is arithmetic). After the account balance is divided into two parts he identifies each one—determines which part is the asset and which is the expense. Until he reaches this point he is not prepared to make the journal entry with understanding. Yes, he might *copy* the entry from the example in the textbook but he doesn't really understand what he is doing.

How does the procedure explained here differ from that ordinarily used by bookkeeping teachers? Briefly it reverses the normal teaching procedure. Instead of starting with the bookkeeping entry, we finish with it. We do not teach first "how an entry is made" and hope that understanding will come later. Instead, we teach for understanding first and, as a result, the pupils can more easily make the entry.

Other features of this procedure are (1) the presentation of the arithmetic processes needed before the bookkeeping entry, (2) simplifying the arithmetic through the use of visual aids, and (3) introducing each new topic at the student's level of understanding and experience.

In this article, the adjustment of insurance was used to illustrate the procedures discussed. This same procedure is also used in teaching the adjustments to supplies, recording depreciation, bad debts, and accrued interest.

"... the topic of deferrals is one of the most difficult to teach."

Dramatizing Deferrals Decreases Difficulty

Use of visual devices will help the learner in his study of deferred items.

By GILBERT KAHN
East Side High School
Newark, New Jersey

BOOKKEEPING TEACHERS are in general agreement that the topic of deferrals is one of the most difficult to teach. Some visual devices similar to the following might help the pupil to appreciate more fully the need for adjusting the information about prepaid items already recorded on the books. The success of a lesson on deferrals depends on such a realization. Unless the learner clearly understands that conditions have changed and the need for getting the new information on the books, he can never clearly comprehend the procedure for doing so.

A simple learning device can be prepared by the use of three empty typewriting paper boxes. (See Exhibit A.) The figures should be lettered on the sides with a Flow-master pen or a paint brush so they can be seen easily from any part of the room.

EXHIBIT A

	\$5
	\$5
	\$5

On the day of the lesson, place the prepared boxes in a conspicuous place. Then tell the class that the three boxes of paper, each costing \$5, were just purchased by the business employing them as bookkeepers. Ask them to state the bookkeeping entry that should be made. This information is recorded in "T" accounts as shown in Exhibit B. (The contributor, wherever possible, introduces new topics through the ledger rather than the journal because in his opinion it shows the pupil immediately and, therefore, more effectively the final effect of a bookkeeping entry. However, if the teacher prefers, a journal entry can be made first for this and the next step.)

EXHIBIT B

Office Supplies	Cash
15	15

Ask the class to imagine that time has passed and it is now the end of the fiscal period when they are preparing statements for their employer. Remove a box from Exhibit A so that only two remain in sight. Tell them that the box removed had been used during the operation of the business. Remind them that the purpose of bookkeeping is to supply accurate, up-to-date informa-

tion. Point out that although they have only two boxes or \$10 worth of paper on hand, the asset account "Office Supplies" still shows ownership of \$15 worth. When you ask them how to decrease this asset account so that it shows the true amount on hand, it is easy for them to see the credit in Exhibit C because they have had experience throughout their bookkeeping course in decreasing asset accounts. It takes only a little further development on the teacher's part to justify the debit in Exhibit C as an expense or cost of doing business for the current fiscal period.

EXHIBIT C

Office Supplies	Office Supplies Used
15 5	5

If the lesson is properly presented, the class should see that the specific names for the asset and expense accounts might vary from business to business. The pupils should understand, however, that whether they are called "Office Supplies," "Supplies on Hand," "Supplies Expense," "Supplies Used" or something else they still serve the function and therefore have the same characteristics of any asset or expense account. This realization that an asset is being decreased and an expense increased must come before there is real understanding of the deferred item adjustment.

The first prepaid item presented for adjustment is "Office Supplies" because it is a tangible one that lends itself nicely to a visual device that helps the pupil see the decrease in asset. Prepaid Insurance, an intangible item, will be somewhat easier for the pupils to understand when it follows "Office Supplies" and if some visual device like Exhibit E is used to help them realize there is a decrease in asset value.

Tell the class the business has just purchased a three-year insurance policy for \$120. Ask them to state the bookkeeping entry that should be made. This information is recorded in "T" accounts as shown in Exhibit D.

EXHIBIT D

Prepaid Insurance	Cash
120	120

Placing Exhibit E on the chalkboard accompanied by appropriate explanation will help the pupils see that the insurance provides protection for a period of three years from the date of purchase but that at the end of the fiscal period or first year, there has been a decrease in asset

"Should we set the same achievement standards for topics of deferrals and accruals as for simple bookkeeping activities?"

value which must be accounted for in the debit and credit entries of Exhibit F.

EXHIBIT E

Total Insurance Protection = 3 yrs.	1st yr.	2nd yr.	3rd yr.
Total cost paid in advance = \$120	\$40	\$40	\$40

EXHIBIT F

Prepaid Insurance	Insurance Expense
120 40	40

This initial presentation through the "T" accounts to show the pupils how the ledger should look after the recorded information has been brought up to date is then followed by a consideration of how the deferred items are handled on the work sheet. The work sheet treatment becomes more meaningful after the "T" account introduction because the pupil understands the need for adjustment and the end result. The work sheet presentation will show how the adjustment section provides the information for the adjusting journal entries and how the amounts in the work sheet adjustment section are extended to provide up-to-date figures for the balance sheet and profit and loss statements. The work sheet presentation will also show that the new expense accounts set up to charge off this fiscal period's decrease in prepaid asset value are closed in the same manner as any other expense account.

As we explore ways of improving our teaching of deferred items we might well ask ourselves these questions:

Would we not get better results by teaching the adjustments for merchandise inventory and those for deferrals in separate lessons? Such division gives the learner less new material to assimilate at one time. It also has the advantage of introducing one part of the work, with an opportunity for drill, before a related phase is presented. These seem to be the reasons why many teachers prefer teaching the six-column work sheet sometime before the eight-column work sheet—the learner has a chance to become familiar with the mechanics of the form in its simpler aspects before having to cope with the more difficult adjustment section.

Should we set the same achievement standards for the topics of deferrals and accruals as we do for the simpler bookkeeping activities? How often are our graduates called upon to handle deferrals and accruals on the initial job? Perhaps, we should be satisfied with developing an awareness of their place in the overall bookkeeping process rather than attempting to build the same degree of skill we expect for the more commonly performed bookkeeping activities.

But regardless of what our individual philosophies are in regard to these questions, there is no doubt that teacher use of visual devices will help the learner in his study of deferred items.

Ruling the Ledger Accounts

By ALBERTA J. FRERICHS
University of Washington
Seattle, Washington

UNDERSTANDING THE RULING of the ledger accounts at the end of a fiscal period causes many students difficulty. Ordinarily, a good understanding of the purposes of the rulings and a few simple principles and illustrations to follow will help students to make proper rulings.

The students should understand that the accounts are brought up to date at the end of each fiscal period. The accounts are balanced and ruled so that figures from one fiscal period will not be confused with figures from another fiscal period and so that lists of figures will not become too long and give chance for errors.

It is essential to know that balance sheet accounts are balanced and ruled while profit and loss statement accounts are ruled only. Asset, liability, and capital accounts remain open (have a balance) after closing the books; but income, cost, and expense accounts are closed (have no balance). When a new fiscal period begins, a

business owns assets, owes liabilities, and has a net worth which is shown in the capital account. Income, costs, and expenses from the last fiscal period have been transferred into the profit and loss summary account. The balance of the profit and loss summary account was then the net loss or net profit for the fiscal period and was transferred into the proprietor's drawing account. At regular intervals, in many cases once a year, the drawing account is closed into the capital account.

Here are a few rules and illustrations that might be given students to follow when they are learning to balance and rule ledger accounts. Although these rules and illustrations may be placed on the chalkboard, a duplicated copy given to each student for ready reference probably would be more effective. Since some sets of books are kept using red ink for the lines drawn when ruling accounts and some books are kept using black ink for these lines, whether red ink is used for this purpose

"Understanding the ruling of the ledger accounts at the end of a fiscal period causes many student difficulties."

in most classrooms is decided by the teacher. In these illustrations we will assume red ink is *not* used.

TO BALANCE AND RULE ASSET, LIABILITY, AND CAPITAL ACCOUNTS:

1. Only accounts with amounts entered on *both* the debit and credit sides are balanced and ruled.
2. On the lesser side of the account enter the date of the *last day* of the fiscal period, enter the word "balance," check the posting reference column, and enter the balance figure so the two sides will add to equal figures.
3. Draw a single line under the amount columns *on the same line* on each side of the account. (Be sure lines cover *entire* columns.)
4. Add each side of the account and put the equal totals *on the same line* on each side of the account.
5. Draw double lines under the equal totals *on the same line* under all columns but the items columns of the account.
6. So that the proper balance will be in the account ready for beginning a new fiscal period, on the correct balance side of the account write the date of the *first day* of the *new* fiscal period, write the word "balance," check the posting reference column, and write the balance figure in the amount column.
7. Follow this procedure for all asset and liability accounts, as well as for the capital account.

ILLUSTRATIONS

(Numbers on Left Refer to Foregoing Rules)

1. LAND	
1955	
Jan. 1 Balance v 8,000.00	
15 CP1 2,000.00	
Leave The Above Account As It Is (Figures Only on One Side of Account)	
1. ACCOUNTS RECEIVABLE	
1955	1955
Jan. 1 Balance v 2,000.00	Jan. 15 J1 100.00
31 S1 2,500.00	31 CR1 3,000.00
Balance and Rule The Above Account	
2. ACCOUNTS RECEIVABLE	
1955	1955
Jan. 1 Balance v 2,000.00	Jan. 15 J1 100.00
31 S1 2,500.00	31 CR1 3,000.00
31 Balance v 1,400.00	
3. ACCOUNTS RECEIVABLE	
1955	1955
Jan. 1 Balance v 2,000.00	Jan. 15 J1 100.00
31 S1 2,500.00	31 CR1 3,000.00
31 Balance v 1,400.00	

4. ACCOUNTS RECEIVABLE	
1955	1955
Jan. 1 Balance v 2,000.00	Jan. 15 J1 100.00
31 S1 2,500.00	31 CR1 3,000.00
4,500.00	31 Balance v 1,400.00
	4,500.00

5. ACCOUNTS RECEIVABLE	
1955	1955
Jan. 1 Balance v 2,000.00	Jan. 15 J1 100.00
31 S1 2,500.00	31 CR1 3,000.00
4,500.00	31 Balance v 1,400.00
	4,500.00

6. ACCOUNTS RECEIVABLE	
1955	1955
Jan. 1 Balance v 2,000.00	Jan. 15 J1 100.00
31 S1 2,500.00	31 CR1 3,000.00
4,500.00	31 Balance v 1,400.00
	4,500.00
1955	
Feb. 1 Balance v 1,400.00	

TO RULE INCOME, COST, AND EXPENSE ACCOUNTS
(ALSO PROPRIETOR'S DRAWING* AND
PROFIT AND LOSS SUMMARY ACCOUNTS):

1. After the adjusting and closing entries have been posted, each of the income, cost, and expense accounts (also the proprietor's drawing and the profit and loss summary accounts) should have figures on both sides of each of the accounts. These figures should add to equal totals in each account.
2. To begin to close an account draw a single line *on the same line* under the amount columns of the account. (Be sure lines cover *entire* columns.)
3. Add each side of the account and put the equal totals *on the same line* on each side of the account.
4. Draw double lines under the equal totals *on the same line* under all columns but the items columns of the account.
5. In some accounts, the *only* debit entry in the account equals the *only* credit entry. In this case, do *not* draw single lines and put the figures in again as totals, but draw double lines under the original equal entries *on the same line* under all columns but the items columns of the account.
6. When the new fiscal period begins, the income, cost, expense, proprietor's drawing, and profit and loss summary accounts should be ruled and have *no* balance.

(Please turn to page 42)

*Sometimes the proprietor's drawing account is left open when the books are closed instead of being closed into the proprietor's capital account.

"... the student does not have to prepare the financial statement first in order to discuss it."

Systematic Preparation of the Financial Statements

The four steps outlined in this article are a systematic approach to the teaching and learning of the skills and knowledges necessary to prepare financial statements.

By ROBERT M. SWANSON
Ball State Teachers College
Muncie, Indiana

BEFORE WE BEGIN the unit on financial statements, we should know what individual knowledges and skills are required. Some can be taught before we even reach this unit while others will need to be learned during the unit.

Knowledges. The knowledges are the things that the student should know, memorize, or understand about the work at hand. The knowledges include such things as the skeleton outline which forms the basis for the statement (see Exhibit A), the ratios which are used to interpret the story told by the statement, and the source of information used for the statement (usually from the work sheet).

EXHIBIT A. SKELETON OUTLINE FOR THE BALANCE SHEET (Step 1)

J. T. Stone
Balance Sheet
June 30, 1955

ASSETS		LIABILITIES	
Current:		Current:	
Fixed:		Fixed:	
Deferred:		PROPRIETORSHIP	

Skills. The skills involved will include such things as the ability to classify accounts so the student will know where on the statements to place such accounts as the cash, the notes payable, the rent expense, and the beginning merchandise inventory. Also, the student should have the ability to work on accounting paper and to use the fundamental arithmetical processes. Probably the ability to write good longhand should be included here also.

Degree of Mastery. Each of these knowledges and skills should be mastered to a degree needed by the high school graduate when he is employed. At the present time over 77 per cent of the persons employed in offices are engaged in general office, non-stenographic, non-accounting work.

Contributor's Note: You have fretted and fumed, planned and demonstrated, given individual attention and tested. After all your struggle, so many of your students still could not prepare correctly the financial statements on the last examination you gave the class. Let us analyze the skills and knowledges involved in preparing the statements to see if we can make this part of bookkeeping instruction easier.

This would appear to indicate that the high school student does not need to have a mastery of the ability to prepare the financial statements in their final form. He does need to have a high mastery of some of the individual knowledges and skills involved, however, and a lesser mastery of others.

High Mastery. The typical office worker probably needs a high mastery of the knowledges about the source of information used to prepare the financial statements. He needs to realize that if he does not perform accurately on his own duties as, let us say, an accounts receivable clerk or stock man, then the inventories or the subsidiary records may not be accurate—thus, the financial statements will not be correct. The worker needs to realize that his job with its various duties are an important part of the larger picture or work that will be done by the 9 per cent of the office workers who do the *accounting* work. (Incidentally, this 9 per cent quite often are college graduates or persons with experience and additional training beyond that which they received in high school. They are not usually classified as clerical workers.)

The typical general office workers in an accounting department probably will have to have a relatively high degree of mastery of the skills of classifying accounts or knowing the classification of those with which he works, of working with accounting paper with its date columns, amount columns, and reference columns. He also will probably be best qualified, even in this age of machines, if he has a good longhand skill. These should be included among the objectives designated for high mastery by high school students in bookkeeping classes.

Lesser Mastery. Of all the knowledges and skills involved, the ability to prepare the actual financial statements in final form will probably be the one that the high school student will need the least. In most business firms this is done by the people on the supervisory or executive level. The high school student needs only an understanding of the preparation as a basis for appreciating how his own job fits into the total pattern of work and the contribution his job makes to the final product. For personal use, the high school student should have some ability in interpreting the statements.

"For personal use, the high school student should have some ability in interpreting the statements."

Four Steps in Teaching

The thesis of this article, then, is that the bookkeeping student does not need to master all the knowledges and skills involved in the preparation of the financial statements in final form. The following outline is a suggestion of *what* and *how* to teach *what* should be known.

First, a skeleton outline can be used to give the students a framework within which to work. Exhibit A is an example of such a framework for a classified balance sheet. The student should develop the ability, however, to understand the relationships between this basic framework and the accounting equation. The student probably does not need to master this outline, however, so he can commit it to paper from memory. The relationships involved should be stressed during this first step before the student's mind is confused with the actual accounts which will be used to put the meat onto this skeleton. At this point, the student is trying to develop a concept of the story told by the financial statement.

EXHIBIT B. SKELETON OUTLINE FOR THE BALANCE SHEET WITH THE ACCOUNTS CLASSIFIED (Step 2)

J. T. Stone
Balance Sheet
June 30, 1955

ASSETS	LIABILITIES
Current:	Supplies
Cash	Current:
Notes receivable	Notes Payable
Accounts receivable	Accounts Payable
Fixed:	Fixed:
Land	Mortgages Payable
Buildings	PROPRIETORSHIP
Deferred:	J. T. Stone, Capital

Second, the student is called upon to exercise his previously developed ability to classify accounts and place the names of the accounts that fit within the skeleton outline; that is, the cash account is listed under current assets, the notes receivable under current assets, the accounts payable under current liabilities, and the drawing under proprietorship. During this step the student develops the knowledge of the source of this information about accounts and account balances used to prepare the worksheet. In this step, then, the student is developing a knowledge about source, but actually using some other skills which he already possesses when he started his study of financial statements.

Third, the student applies his ability to work with accounting paper and to write legibly. He now enters the various amounts on the skeleton form after the names of the accounts and totals his figures. To avoid the problem of making mistakes and to recognize what so many students do on homework anyway, the student probably should be taught to draft his statements first to make sure his totals will be correct. Another point of discussion can arise here—which we will not settle now—as to

the requirement of preparing financial statements in ink. A few inquiries have turned up evidence that many business firms prepare financial statements in pencil first and turn this draft over to a typist who prepares the final copy. Perhaps we could let the high school student prepare his financial statements in class with a pencil also.

Fourth, the student should have several pertinent ratios in mind which he can use to extract information from the financial statements. In the fourth step, the students and teachers should discuss completed financial statements to determine what can be told about the financial fitness of the business firm represented. Please note, however, that the student does not have to prepare the financial statement first in order to discuss it. The teacher can collect various financial statements and use them in this step as additional material for class discussion.

The four steps outlined in this article are a systematic approach to the teaching and learning of the skills and knowledges necessary to prepare financial statements. Each individual step can be taught as a separate lesson or lessons, and individual practice can be given on those parts where particular students experience their greatest problems. These four steps can be used regardless of whether the course has personal use, vocational, or other objectives. Why not swing to this systematic way, today?

Garrison

(Continued from page 11)

tax instruction booklets for teacher use (one for a general course and one for a farm course), handbooks for student use, plus pamphlets on how to prepare your income tax return. These materials are well prepared and easily understood. If you are not on the mailing list to receive a kit of these materials you should request copies. Be sure to ask for enough copies of the pamphlet and handbook for each member of your class.

The Internal Revenue Service also publishes yearly a bulletin entitled "Your Federal Income Tax for Individuals," which may be secured from the Superintendent of Documents, Washington 25, D. C., for 25c. This publication contains much more information than will be needed in a one-unit presentation, but it does include a "Rapid Finder" which makes it very useful. There are in addition many helpful and relatively inexpensive booklets on income taxes published yearly by many of the book companies.

Before beginning the unit a careful study of the various forms and materials is necessary. Orders must be placed and arrangements made to secure forms and other teaching materials several weeks in advance of the date needed.

Bookkeeping Can't Be Taught Sitting Down

The student must have some sense of direction before attacking his frontier of knowledge.

By ROBERT F. BENDER
N. R. Crozier Technical High School
Dallas Independent School District
Dallas, Texas

ALL BOOKKEEPING TEACHERS will agree that there is more to teaching bookkeeping than having the student record narrative information in the proper columns of a journal, ledger account, or report. Even though the student has completed his quota of assigned exercises, which are intended to illustrate and teach the principles under study, too often the student reveals only slight understanding of the purpose of his bookkeeping activity. He fails to recognize and understand the *why's* and *how's* of both business and the double-entry system of record keeping.

The bookkeeping teacher should not be bound exclusively to a textbook but should make liberal use of illustrations, examples, and devices to invigorate his explanation of the mysteries of the business world. In teaching bookkeeping, learning may be enhanced through the forthcoming media:

Active Participation. Professional literature contains many references to the various teaching methods advocated as the ultimate in relating the subject matter to the student, the most common of which is the project method. The lecture method finds favor with many teachers while a few continue to use recitation as a primary teaching method. Immaterial of the specific teaching procedure advocated, the teacher should remember that learning is enhanced when active participation by both class and teacher is directed toward the topic under study.

Active participation is evident when the classroom has an appearance of a business laboratory or office in which the teacher is observed leading the way while every student is working to his fullest capacity in a realistic activity.

Actively Impart the Why and How. A possible failure of the bookkeeping teacher is to misapply the project method where the class, even though operating as a model office, is merely a congregation of individuals each with his own activity and a quota of work to be completed. As the supervisor, the teacher often serves primarily as an auditor checking the multitude of technical points which are traditionally accepted as the gospel of accurate financial recording. This should not be so. The teacher must impart his knowledge—his understanding of the

bookkeeping system and the business world—to his students. The *why* and *how* of the procedure must be explained to and understood by each student. The textbook illustrations and examples are not in themselves self-teaching devices; therefore, the teacher must actively participate with the student in the learning process. To illustrate, consider a unit on payroll procedures:

Payroll procedures represent an area in which the principles of payroll bookkeeping may be applied to an actual situation. Time cards are prepared for each student. This leads to a discussion of the necessity for employee time cards in most businesses. Progressing further, the student will wonder as to the need for accurately recording daily time. Here again is an opportunity for revealing the legal principles relative to properly recorded employee time.

The next step is to organize the class into a payroll department in which the time cards are computed, payroll sheets are prepared, employee earnings records posted, income taxes, social security, and other payroll deductions are computed and posted, payroll checks are prepared, and ultimately the payroll is recorded in the bookkeeping records. Throughout this activity the teacher must continually illustrate—preferably on the chalkboard—each new step in the payroll procedure.

Teach Toward Understanding. The best teaching method develops understanding. Understanding is not developed through memorization or repetitious drill. Understanding results from the application of previous knowledge or experience, through systematic reasoning, toward a proper or acceptable solution of a problem in a present situation. For the student to attain a high degree of understanding, the teacher must illustrate and demonstrate the application of principles under study. The accepted procedure—the overall picture or relationship of principle to procedure—is the primary reference point in teaching any phase of bookkeeping. The student must be taught to rely on his experiences of the past rather than upon a robot-like response. Many good illustrations which are useful in developing understanding appear in literature.

Teach the Whole. Teach the whole rather than unrelated parts. The cyclical method must be obvious, especially

**THE PROGRAM that makes
Bookkeeping EASY TO LEARN!**

BOOKKEEPING SIMPLIFIED

FREEMAN • HANNA • KAHN

A program for high schools that will set a pattern for years to come . . . a pattern of effective teaching and sure, direct learning. Part of its power is the result of a combination of these three elements:

- **LIVELY,
INTEGRATED PRESENTATION**
- **ABUNDANT
GRADED PROBLEMS**
- **HIGH SCHOOL AND
COLLEGE AUTHORSHIP**

**TEXT • WORKBOOK (2 parts) • TESTS
TWO PRACTICE SETS (optional)
TEACHER'S MANUAL AND KEY
TEXT-FILMS**

Plan to simplify and modernize your bookkeeping course. Adopt Bookkeeping Simplified for use in your classes. Write your nearest Gregg office today.

GREGG PUBLISHING DIVISION

McGraw-Hill Book Company, Inc.

New York 36-330 W. 42nd St.

Chicago 30 4655 Chase Ave.,
Lincolnwood

San Francisco 4-68 Post St.

Dallas 2-501 Elm St.

Toronto 4-253 Spadina Rd.

London E.C. 4 95 Farringdon St.

to the beginner. Emphasis must be placed upon the previous lessons by reviewing before attempting to push beyond the student's frontier of knowledge. The use of simple understandable ideas and illustrations is imperative. Permit the students to learn concurrently with the teacher's demonstration of applying the principles to a problem.

Based upon the foregoing principles bookkeeping procedures involving cash payments become realistic to the student when the teacher illustrates the flow of work necessary to pay a business debt and the resulting inter-relationship of the checkbook balance and cash account balance as follows:

Each student is given vouchers from which he writes checks, prepares the journal entries based upon the information in the source documents—voucher and check, and finally following the posting to the ledger discovers identical balances appearing in the checkbook and the cash account.

The How-To-Do Procedure

Initially, the student must have some sense of direction before attacking his frontier of knowledge. The teacher's role is to employ motivational devices and clear-cut illustrations and examples in presenting a picture of the need for understanding the procedure under consideration.

Secondly, the student is led through the procedure step by step. Every device applicable toward attaining the highest degree of understanding in the student must be used. It is not always advisable to allow the student to observe and listen—put him to work. Permit the student to work with you in solving the problem under consideration. Emphasize the necessity for the procedure, the principles as they apply to the procedure, and the business forms which are an integral part of the activity under study.

Individual and cooperative study of related problems follows the initial demonstration. While the students are solving these problems, the teacher through concentrated effort must discover weaknesses in knowledge and understanding, build proficiencies to the highest degree, and discover the effectiveness of his demonstrations. Also, the teacher should go to the student rather than the popular reverse procedure because the students usually do not recognize their errors in reasoning and procedure. More can be learned of your students through this individual observation and instruction than through long hours of meticulous checking of completed assignments.

WHITE HOUSE CONFERENCE

The White House Conference on Education is in session as this issue of the *Forum* goes to press. The most extensive stock-taking of education in the history of our Nation is resulting from this important event. A brief resumé of the conference is scheduled for the next issue of the *Forum*.

: BUSINESS EDUCATION FORUM

United Services is a continuous department of the BUSINESS EDUCATION (UBEA) FORUM. Members are urged to share their experiences with our readers. The most acceptable lengths for articles are one thousand or one thousand five hundred words. Manuscripts should be mailed to the editor of the appropriate service or to the executive editor.

UNITED SERVICES

RESEARCH IN BOOKKEEPING

JOINT COMMITTEE OF
UBEA, NABTTI, DPE

HOW RESEARCH SERVES THE CLASSROOM TEACHER OF BOOKKEEPING

Contributed by Sub-committee of the Joint Committee on Coordination and Integration of Research in Business Education

THE BUSY classroom teacher does not have the time or the opportunity to make a comprehensive analysis of professional research even though he knows that much might be gained in improved practices by utilizing new findings. As a special service to the thousands of diligent classroom teachers who find themselves unable to keep abreast via traditional channels the Joint Committee on the Coordination and Integration of Research in Business Education is presenting, through its Sub-Committee on Dissemination of Research in Business Education, a series of simple, non-technical articles of useful and practical values and implications of the latest research. It is hoped that the classroom teacher will be more readily able thereby to apply new ideas and suggestions to classroom situations.

TITLE: AN ANALYSIS OF THE ACCOUNTING SYSTEMS AND PRACTICES OF SMALL, INDEPENDENT RETAIL BUSINESSES

DOCTORAL STUDY BY: J. K. Stoner,
State Teachers College,
Indiana, Pennsylvania

PURPOSE: The purpose of this study was to determine from interviews with proprietors and managers of small, independent retail business various types of information which might be useful in the organization and administration of a training program in retail accounting. In order to achieve this purpose, it was necessary to determine and analyze the characteristics of the stores surveyed; to make an analysis of the retail experience, education, and special business training of the businessmen; to study the accounting systems and practices of these retail stores; to ascertain the personnel responsible for the performance of certain accounting activities in these stores; and to survey the opinions of these retailers regarding their own accounting systems.

SIGNIFICANT FACTS AND CONCLUSIONS THAT THE CLASSROOM TEACHER NEEDS TO KNOW

RETAIL BUSINESSES. Small retail businesses can have their bookkeeping systems set up to operate on either a cash or an accrual basis. However, two-thirds of the stores are doing a credit business, but are keeping their books on a cash basis and reporting their income taxes on this basis.

RETAIL PROPRIETORS AND MANAGERS. Relatively few businessmen have had any business training and what little training they had was taken years ago in business courses in high schools or colleges. The failure of many businessmen to provide adequate accounting systems and practices and to exercise the necessary financial control over their businesses is perhaps a result of insufficient preparation for business. Where reasonably adequate records were kept, some businessmen failed to use their records as tools of management.

Administrators, department heads, and business teachers should realize that the public school program might well include provisions for the operation of clinics for proprietors and managers of small businesses or for those contemplating entering business. The evidence points to a need for a training program in retail accounting.

SINGLE- AND DOUBLE-ENTRY BOOKKEEPING SYSTEMS. The key to the successful operation and management of small retail businesses is, undoubtedly, a combination of retail experience, education, and managerial ability applied to a double entry system of bookkeeping. Businessmen in stores using double entry system of bookkeeping follow more completely the "essential" and "desirable" accounting system and practices than do those in other stores. Businessmen in stores using a double entry system of bookkeeping have taken, on the average, almost twice as many courses in business as those men in other stores.

Opinions of Retailers Regarding Their Accounting Systems

LACK OF KNOWLEDGE OF ACCOUNTING. There seems little doubt that the satisfaction expressed by the businessmen regarding their own accounting systems and practices was, in many instances, a result of a lack of information regarding better systems and practices. Many of these businesses had systems and practices which failed to meet the "essential" and "desirable" requirements.

UNITED SERVICES

RESEARCH IN BOOKKEEPING

IMPROVEMENTS NEEDED IN ACCOUNTING SYSTEMS. Almost one half of the businessmen who were dissatisfied with their present systems and practices wanted to add some details which would give them information necessary to exercise better financial control over their businesses. For example, they were interested in departmentalizing their business and their records; they wanted more frequent inventories and profit and loss statements; they wanted stock control systems; and they wanted certain operating ratios so that they could make comparisons with other businesses.

ORIGIN OF BOOKKEEPING SYSTEMS. Slightly more than one half of the retail businessmen have designed or planned their own bookkeeping systems or have made adaptations of prepared or commercial systems. However, there is evidence to indicate that these systems are generally inadequate for their own kinds of business. Only a small number of businesses use systems planned or designed by accountants especially for the business, or use systems recommended by manufacturers or wholesalers, or use complete cash register systems.

KINDS OF RECORDS USED. The maze of forms and records used by business constituted anything from elaborate printed forms to pencil notations on the back of used envelopes; from drawers full of cash register tapes to listings in ordinary loose-leaf notebooks, from the crudest forms of single entry bookkeeping to the most detailed and elaborate double entry systems. It was impossible to catalog the records by the accepted terminology, such as "sales journals," "cash books," and "ledgers." Many businessmen do not keep formal ledgers, as such, but do summarize their transactions weekly or monthly on some form of summary sheet.

PERFORMANCE OF ACCOUNTING PRACTICES AND ACTIVITIES. A large number of routine clerical accounting activities are being performed by the proprietors or managers. In most stores, they are not using their bookkeeping systems as a means of financial control.

FINANCIAL STATEMENTS AND TAX REPORTS PREPARED BY OUTSIDE AGENCIES. Profit and loss statements are prepared by the proprietors in one third of the businesses

(Please turn to page 30)

FROM COAST TO COAST - - - - 20TH CENTURY BOOKKEEPING AND ACCOUNTING 20th Edition — By Carlson, Forkner, Prickett - - - - SETS A NEW RECORD

OF POPULARITY

The twentieth edition is adopted in all eleven states that have had adoptions since its publication. It is adopted on a basal or multiple basis in most of the large cities including Chicago, Los Angeles, St. Louis, Detroit, Cincinnati, San Francisco, Baltimore, and Kansas City. In states and cities where it is on a multiple adoption list, it is used in the vast majority of schools, closely approaching 100 per cent.

OF SATISFACTION

"Let me congratulate you on your latest edition of 20TH CENTURY BOOKKEEPING. I have just gone through the book carefully and find it to be 'just the thing' for the average small high school. It is the most practical book I have seen for the high school classes with a much more interesting and practical approach. I'm really sold on it and am happy that I was able to get it."

"I have been using the new book and have enjoyed teaching from it very much. It is written in a language that the ordinary student can understand, therefore making the subject interesting and a pleasure to study."

SOUTH-WESTERN PUBLISHING CO.

(Specialists in Business and Economic Education)

Cincinnati 27

New Rochelle, N. Y.

Chicago 5

San Francisco 3

Dallas 2

UNITED SERVICES

TYPEWRITING

LAWRENCE W. ERICKSON, Editor
Teachers College, Columbia University
New York, New York

DO YOU USE THE STUDENT'S TYPEWRITING SKILL IN THE TEACHING OF BOOKKEEPING?

Contributed by Maxie Lee Work, University of Mississippi High School, University, Mississippi

DO YOU FIND that you fail to keep the interest of the bookkeeping student in presenting the Balance Sheet and the Statement of Income and Expense at the end of the fiscal period? Is your classwork monotonous as class period after class period is spent in laboriously making work sheets followed by writing statements that are ink smudged, or, if made with a pencil, are messy? Then take advantage of your students' skill in typewriting, thereby motivating your students' interest in achieving a Balance Sheet or Income and Expense Statement that would be acceptable in a business situation; encourage appreciation of neat, accurate, and usable bookkeeping statements while actually learning to make such statements.

Typewriting the Balance Sheet

Therefore, if the balance sheet approach is used in presenting the first lesson to a group of beginning bookkeeping students, give them a thrill—and yes, a shock, perhaps—by ending the first class session with each student typewriting his own personal Balance Sheet. Or, typewrite the Balance Sheet for one of the problems given at the end of the chapter in the textbook. The student probably has not used his typewriting skill during the summer vacation or for perhaps a longer period of time. "What, use typewriting in bookkeeping?" is heard as you pass out erasable bond paper which requires only very slight pressure from a pencil eraser to make corrections that do not show—and, therefore, results in financial statements that have no errors nor smudges.

The student is immediately challenged to produce something—in addition to listening passively to the instructor extol the objectives for that semester of bookkeeping and give an explanation of assets, liabilities, and proprietorship.

It is not necessary to be an instructor of typewriting in order to supervise your students in typewriting financial statements—very little assistance is needed. For instance, one might begin by using the illustration in the textbook of a beginning Balance Sheet for an individual. Direct the student's attention to the Balance Sheet, discuss briefly the centering of the heading, using the stu-

dent's own name or the heading of a problem at the end of the chapter:

WINSTON B. BRUCE

BALANCE SHEET, September 15, 1956

Instructions: For typewriters with pica type, set the left margin stop at 17 and a tabulator stop at 60 for typewriting the figures. For typewriters with elite type, set the left margin stop at 25 and the tabulator stop at 70.

ASSETS	
Cash	\$ 5.76
Series E. Government Bond	25.00
Radio	37.50
Watch	75.00
Clothes	150.50
Total Assets	<u>\$293.76</u>

LIABILITIES	
Blaylocks Drugstore	\$ 2.50
Grace Herndon	.65
School Cafeteria	1.25
Girl Scout Dues	.75
Y-Teen Dues	1.25
Total Liabilities	<u>6.40</u>

PROPRIETORSHIP	
Winston B. Bruce, Capital	287.36
Total Liabilities and Proprietorship	<u>\$293.76</u>

A demonstration of the use of the variable line spacer in making the double rulings may be given. Discuss the three sections of the Balance Sheet, suggesting that the student note mentally (or the instructor may list on the blackboard) the major items that a student owns, for instance, the Assets listed above. Discuss the small accounts that a student probably owes and instruct the student to find the difference after he has made a typewritten list of the items he owns and the debts he owes. He will readily see that adding what he owes to what he is worth will make the statement balance.

After typewriting his own Balance Sheet on which he has determined approximately his own net worth, it is believed that the student will retain the principle of finding net worth in elementary bookkeeping problems. It is stimulating to him to relate what he is learning to himself.

You may want to mention that it is easier to typewrite the statement if the liabilities and proprietorship are listed below total assets, obtaining the same results as listing them beside the assets.

Allow the student plenty of time in class to typewrite the statement *without making a longhand copy!* (Need this be added?) The student will probably want to do the very first statement again for his homework assign-

UNITED SERVICES

TYPEWRITING

ment. However, he will learn, if given an opportunity, to typewrite the financial statements without making a longhand draft.

Capitalize on Student Enthusiasm

There will be quite a lot of animated discussion among the students. "How much are you worth?" "Hey man, did yours balance?" Anytime spontaneous discussion gushes forth from the students between class periods or in the corridors, they are learning because their interest has been stirred into action and they want to

learn; therefore, achievement is higher and then what a joy and inspiration to teach!

The same enthusiasm will be exhibited again upon completion of a practice set when the student happily takes his completed worksheet to the typewriter to produce his Balance Sheet and Statement of Income and Expense. Yes! Most all financial statements completed by the student in any phase of bookkeeping are typewritten statements. "Who would want to make one in longhand?" is soon the attitude of the student. In working problems or practice sets each student progresses at his own speed—part of the class may be typewriting statements and others may not have completed their worksheets; part or all of a given statement may be assigned for homework. When the student is ready to go into the typewriting room, he may take a small calculator along for his addition and subtraction, or he may leave his typewriter and return to the bookkeeping room if he needs to use these machines. After all, work habits are as important as the finished product. By this time, the student has learned the principles involved in making the financial statements and does not need to copy from another statement.

Display the Results

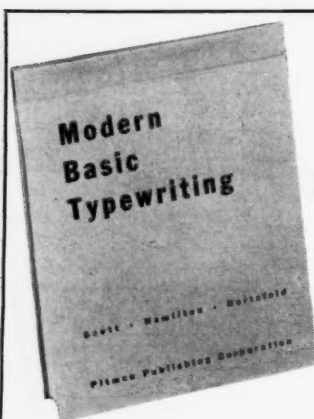
Do not forget to further motivate the student by displaying his beautifully typewritten statements mounted on colored construction paper. What better use could be made of the bulletin board space? With added lettering and perhaps "stick figures" to attract attention, your bookkeeping bulletin board for American Education Week's Open House is completed.

After using the student's typewriting skill in the teaching of bookkeeping, typewritten examples of financial statements could be saved and used as examples instead of textbook illustrations whenever elementary bookkeeping is next taught. If Susie observes that Jack has typed a usable financial statement then she is more confident that she can typewrite one, too.

If the balance sheet approach is not used in teaching elementary bookkeeping, the same procedure may be followed whenever the financial statements are taught.

Through using a student's skill in typewriting in the teaching of bookkeeping it has been demonstrated that monotony is relieved; that a student takes pride in his achievement when he has produced neat, accurate, well-placed, and up-to-business-standard financial statements; that bookkeeping terminology is more accurately used and spelled; and that the enthusiasm of the student will be a support in understanding theory and principles of bookkeeping.

What do you do with the student who has not had typewriting? Let him use longhand, of course! That is all the proof you will need that using typewriting in the teaching of bookkeeping really works.



*Newest and foremost
personal-use
typing textbook*

Modern Basic Typewriting

Scott • Hamilton • Hertzfeld

Are you looking for a new, first-semester text for your personal-use students? For a text that emphasizes on every page the proper development of basic typewriting skill and actually simplifies the work for your students?

Then, let us send you an examination copy of MODERN BASIC TYPEWRITING. Try it out in your classes and see for yourself how every lesson is a finished plan that really works.

You'll like the unique Teacher's Manual. Your desk copy features teaching suggestions and lesson-plan notes printed in the margin in red.

MODERN BASIC TYPEWRITING is ideal, too, for adult typing classes.

PITMAN Publishing Corporation

2 West 45th St., New York 36

Pitman—The First Name in Business Education

ROBERT THOMPSON, Editor
College of San Mateo
San Mateo, California

THE USE OF COLORED CHALK IN TEACHING BOOKKEEPING

Contributed by Henry Harry Jasinski, P. J. Jacobs
High School, Stevens Point, Wisconsin

THERE IS A SURPRISING LACK of material on the use of colored chalk in the teaching of bookkeeping. One might ask, "Why be concerned with using color in bookkeeping?"

The answer to the above question is twofold. First, color could be used for recognition much as Remington Rand has made use of color in its variadex alphabetic system of filing. Under the latter system, a file clerk can tell the approximate location of a filed letter by glancing at the colored tabs which separate the sections of the alphabet.

Since students have a great deal of difficulty in distinguishing among the account classifications, a color could be assigned to each—asset, liability, proprietorship, income, cost, and expense—for identification purposes. Coloring the accounts according to classification would help the student to see more clearly the relationship between an asset and its reserve, purchases and purchase returns and allowances, and sales and sales returns and allowances. It would also facilitate understanding of the worksheet as the students could easily follow the accounts to their final columns, profit and loss or balance sheet, and note the classification of the accounts in each of the latter columns.

A second reason for using color would be for motivation purposes. Colored illustrations would be more attractive to the students' eyes than black and white illustrations would be.

Some things to consider before a teacher definitely decides whether to use color are: (1) legibility of colors, (2) color blindness, and (3) colors to be used.

Legibility of Colors

J. H. Bustanoby, in his book *Principles of Color and Color Mixing*, tells of a test for color legibility by which fifty men and fifty women stated which color combinations were the most legible in a field of sixty color combinations (two colors in each combination).

The test determined that white is the best background color for reading matter. Navy and black are next.

Jack Bogung of Santa Monica, California, has devised a board faced with a thin acetate (plastic) sheet or "whiteboard" which could be used by the bookkeeping teacher for bookkeeping demonstrations. His Celco Corp. also manufactures "Crayoffs" (crayons with a soap base which can be easily washed from walls). These products may be found in the larger toy departments

and would be useful to teachers who desire to use a white background in demonstration work.

Color Blindness

A factor to consider before definitely deciding to use color in bookkeeping is the possibility of color blindness among the students. If there is some doubt in the teacher's mind, color blindness may be tested by the use of a lantern which flashes green, red, or white light. The tester identifies each of the colors; then the examinee is asked to identify the colors in a scrambled order.

Another method of testing for color blindness involves the use of cards prepared by three staff members of the Ophthalmological Institute of the College of Physicians and Surgeons of Columbia University. Dots are arranged on the cards in a consistent pattern. Some of the dots are colored and form a figure on the background of the other dots, which are gray. If a person can identify the figures on the first six cards in the series, he is said to have normal vision.

Selection of Colors

The contributor devised a color code for account classification based on the legibility of the colors on the background color as well as the activeness of the accounts. The most legible color was assigned to the most active account.

The following is a color code for a white background:

Assets	Black	Income	Green
Liabilities	Red	Cost	Orange
Proprietorship	Yellow	Expenses	Purple

Below is a color code for a black background:

Assets	Yellow-orange	Income	Emerald-green
Liabilities	White	Cost	Scarlet-red
Proprietorship	Blue	Expenses	Yellow

A teacher should decide upon a background color and retain that color throughout the bookkeeping course for his chalkboard illustrations. It would be well for him to have a permanent chart of accounts (including a color code) displayed for student reference. When introducing a new entry, it would be well for the teacher to journalize *in color* on the chalkboard to illustrate the accounts affected.

SPECIAL TO TEACHERS

Be sure to Clip 'n Mail the coupons from this issue of the FORUM which will bring you free aids for use in your business education classroom.

The Clip 'n Mail coupon service UBEA provides its members through the clever use of the FORUM wrapper is more evidence that it is good to belong to an association which is constantly thinking of ways and means to make our classroom work easier, more effective, and even more pleasant.

UNITED SERVICES

BASIC BUSINESS

MEARL R. GUTHRIE, Editor
Bowling Green State University
Bowling Green, Ohio

CONSUMER PROTECTION—AN ESSENTIAL FEATURE OF SECONDARY EDUCATION

*Contributed by Dorothy F. Hoyt, Mount Allison
Commercial College, Sackville, New Brunswick,
Canada*

WITH THE TREMENDOUS RISE in the general standard of living in North America over the past few decades, more and more people have become conscious of their problems as "consumers." The more products available, the more need for discrimination as to use as well as taste; the more money available, the greater the need for guidance in its proper spending.

No matter what trade or profession a young person may be training for, he or she must face the problems of obtaining food, clothing, shelter, services, and security, to name only a few. Certain specialized phases of consumer problems are extensively dealt with in some fields of training; as, for example, nutrition and textiles by students of home economics; government, banking, and insurance by students of business administration. Why should not the student of home economics know the essential facts about insurance protection; and, similarly, the student of business know how to make his food dollar provide the greatest possible nutritive value? Every adult has a right to know how he can best protect himself from the competitive pressures of our modern economic society, and at the same time how he can best enjoy the infinite variety of its goods and services.

Among the basic essentials of consumer protection should be included a knowledge of contracts; of government services with respect to grading, labeling, standardizing, etc., and their application to intelligent buying; of installment buying, of investment services, and of private organizations providing testing and grading services, and information about many classes of products.

Every consumer is confronted at one time or another with the business of making a contract. For this reason, every individual should be made aware of his rights and liabilities as a party to a contract. One of the most effective ways to accomplish this is to draw up a few contracts of various types—a building contract, an installment purchase contract, a sale of real property, and a simple contract for the purchase or sale of an article—and have members of the class be parties to these contracts. With these concrete examples before them, students can more readily learn the elements of the contract, the differences between simple and formal contracts, the effects of breach of contract upon the parties involved, etc.

Closely associated with contracts is the intelligent use of banking services and of negotiable instruments. Too often we hear of people losing money by carrying with them "bearer" instruments, checks endorsed in blank, or by simply not cashing checks as soon as they are received. Blank instruments can be obtained from any bank for use in class. Having students make out the instruments to one another, using various types of endorsements, helps these terms to take on real meaning.

Governments, both Federal and State, provide many important protective services through their inspection and grading services, the branding, labeling, and testing of commodities, and the furnishing of information with respect to these services. Unfortunately, many of these services are not as effective as they could be because consumers do not know they exist. How many shoppers in a food market look for the terms *A, B, C*, on canned goods, or know what the grades choice, good, commercial mean on meats, or realize the poultry and eggs may be inspected and graded. How many people buying clothing or fabrics recognize weighted materials or know wearability of various fibers and finishes? Students should be made familiar with the various types of labels and grades and what each one represents. Samples of fabrics should be examined for weave, content, and some of the simple on-the-spot tests that can be applied by any purchaser should be demonstrated. Quantities of useful information can be obtained from government departments, and these materials should form an important part of the basic reading material for a unit on consumer protection.

Still another feature of our modern economic society against which the average consumer needs to be protected is the lure of credit and installment buying. Perhaps the best way to emphasize the expense of this method of buying is to ascertain the terms of sale for cash and installment purchases offered by a few firms, and then to show mathematically the cost of the installment method. Most people are appalled to learn the actual rate of interest charged on installment sales. In connection with purchasing, people should also know how to borrow safely and economically. Here again, governments have provided protection by setting maximum interest rates for finance companies, small loan agencies, and banks. Consumers need to be informed of these rates.

Finally, no course in consumer protection would be complete without providing some information on investments, life insurance, government annuities, social security, saving accounts, bonds, stocks, etc. Much of this information can be obtained directly from the companies

(Please turn to page 42)

WARREN G. MEYER, Editor
University of Minnesota
Minneapolis, Minnesota

COUNTER ATTACK

*Contributed by Howard S. Bunker, Teachers College
Of Connecticut, New Britain, Connecticut*

Editor's note: This narrative is published with the hope that it will be of interest to all who stand either in front or behind the counter as we enter the Christmas season.

FOR TWENTY MINUTES you have been bulwarking your counter with merchandise against the attack you know will come. The store is large and beautiful. Christmas decorations seem like a fantasy as they reflect the soft upper lights.

Around each supporting column, mannequins, children dressed in night-gowns and sleepers descend mythical stairways, their expressions joyful and expectant. Christmas trees are silhouetted in glistening frames of gold. Red glass balls reflect a thousand lights. You look to the front entrance. The crowd has already gathered. Hundreds are waiting. Their breaths tell of the cold. They press against the doors.

It is 9:10 A.M. You are interrupted by "Will you please come to a meeting of your department." Salespeople gather quickly. There are nearly one hundred men and women. You look them over. Only eighteen are veteran workers. They know what this is all about and they are anxious to get on with their work! The others have had some previous sales experience and the remainder are "Christmas Extras." They come from offices, classrooms, factories, and homes. Some are just out of military service. Others are "between jobs." All have had brief, intensive training in store systems but they lack experience.

Mr. Neumeyer, the divisional merchandise manager, speaks. "I want to welcome you all. We know this is going to be a hard day. This week our special promotion is the 'First Nighter'." It's just like the football coach talking to his squad before the big game. "Now, this is a very good number and I want you to suggest . . ." It is 9:15 A.M. The crowd outside has grown larger.

"If you cannot find what the customer wants, ask! Mr. Brastow and I, or any of the experienced men in the department will help you. If you want to know about merchandise, ask us. If you want to know about customer service and store systems, ask Mr. Camp, our section manager, or Mr. White, his assistant. At Christmas, this department has the second largest expansion of any department in the store. We want you new salespeople to know that we will help you all we can."

"Mr. Neumeyer, telephone, there's a call from Syracuse." The meeting ends.

You return to your counter—men's dress shirts. To you, before you came to work, there were two kinds of

shirts—white and colored. Now you know differently. There are almost sixty variations not including size combinations. You know because you counted them! Even now you do not know where they are located. You have lost many minutes looking for merchandise while a customer shifts impatiently from one foot to the other. You know now that to give good service and to increase your sales you must know your stock!

"Mr. Bowen, please put these boxes away. You know where the *Prides* go." The shirts are arranged by sizes.

There's the warning bell. It's 9:25 A.M. Lights! Full overhead, spot lights, display cases! "Get that light on the wall display." The generators seventy feet below street level are now picking up their load. In the aisles the divisional merchandise managers and the section managers, together with their assistants, are marshalling their departments for the assault. At our counter fourteen men stand shoulder to shoulder. We have barely room enough to pass.

The doors opens at 9:30 A.M. The crowd surges in, then fans out down the aisles. The first group is hurrying, pressed by those behind. The escalator picks up its load. Within minutes the escalator is crowded to capacity. It will stay that way all day. There is the mounting crescendo of countless footsteps and mingling voices. Sixty thousand persons will flow through this store today. That's the capacity of the Yale Bowl or the Harvard Stadium.

The starter's "Cricket" sounds and elevators begin their endless journey. Mechanical robots, they will load and unload customers all day long. The generators pick up a greater load!

A voice interrupts. "I would like to see something in a shirt, size 17-35."

"May I show you a fine broadcloth shirt by . . .?"

"I really want something in *pink*."

"Here is a pink, size 17-35." (After a long search for the unusual size.)

"I don't care for that round collar. Haven't you another collar style?"

"No, Ma'm, these dress shirts, in color, are styled for smartest appearance."

"Now, here's the color I really want. That pink is too deep."

"This shirt, 17-35, is an oxford cloth. It is a deeper pink, but it does have character. The broadcloths all have a lighter pastel shade. But we don't have the size you want in the pink broadcloth."

"Does a pin go with this?"

"No, the pins displayed here by *Class* are \$1.00 each. They are very smart!

"Will you take this shirt with you?"

UNITED SERVICES

DISTRIBUTIVE OCCUPATIONS

"No, thank you, I really think the color is too deep. I'll look around."

You are in the fray now. Customers are lined three deep in front of you. Salesmen push past. You start putting on the pressure. One sale, two sales—reaching, stretching, pulling, stooping, climbing—all in tight, crowded spaces, and always looking for that particular shirt your customer wants. She will take no other.

Sales slips never meant much to you before but now each one becomes important. There is so much to record and it's so easy to omit information that is vital to efficient store operation.

Accounting, merchandise control, sales analysis which are the raw statistics for all these reports are on that triplicate form you are now filling out.

It's hot now, there is noise and confusion, a cacophony of sounds. Calls, snatches of conversation, the clang of elevator doors, the "clunk" of pneumatic tubes, the clang of chutes, the shuffle of feet; cash register bells, telephone bells, signal bells! "Jingle Bells, Jingle Bells." That's Maitland—he's always singing.

"Mr. Camp, shirts!"

"Just a moment, please, the section manager will be right over!"

"Mr. Camp, shirts!"

You call Authorization to give the customer's name, address, and amount of sale. She forgot her charge-plate.

Someone gives you a shove. That must be McCue. He's aggressive. Wouldn't give you the time of day! You are tired now; you're not as young as many in the department, and you can't take it like the veterans.

Mr. Aiken, always pleasant, just keeps doggedly pushing ahead. He answers dozens of questions on the fly as he keeps selling and watching his stock. Last week he put in over 60 hours. He looks "beat."

Abe Samuelson is older; he is tense, nervous, and fast. Customer after customer, question after question; yet he keeps ringing up sales. Abe really knows his stuff after more than 30 years of selling.

Mr. Maitland is an old timer, too. He has learned to ride with the tide. Whenever Mait passes, he is whistling softly or singing "Let a smile be your umbrella on a rainy, rainy day."

It must be lunch time. The customers never lessen. They will be there until 5:50 P.M. Looking neither right nor left for fear a customer will catch your eye, you walk away from the counter and sign out.

The cafeteria is crowded. You stand in line but don't mind because the line keeps moving. Decorations tell you that Christmas is here, too.

It is 1:20 P.M. and you are still sitting. In fact, you feel too tired to move. The young ones and the veterans, they eat, and laugh, and talk. Some of them are quiet, too. You look around. Here is a composite picture of all the skills needed in a big department store. Sixty per

cent of these workers never see the public. You can tell them by their garb—electricians, carpenters, painters, engineers, shippers, stock clerks, furriers, tailors, seamstresses, wrappers, markers, cashiers, authorizers, office clerks, telephone operators, secretaries, artists, writers. The other forty per cent are salespeople, supervisors, and service personnel. To the public, the latter are the store. Those who meet the public are smart and fashionably dressed. Even now most of them have a fresh appearance in spite of strenuous days. Elevator boy sits beside department manager. Inspector-wrappers sit beside buyers.

Three escort shoppers go by. They are exotic wearing felt skirts of Christmas red with applied designs and black blouses with striking costume jewelry and extreme hairdos. As you study their beauty, you are not sure whether they would help or confuse the bewildered male shopper!

Snatches of conversation reach your ears. Two women are overheard talking about a man from the personnel division who obviously is trying to help speed up service in the cafeteria. "We ran this place before he came." Some workers fail to see the whole picture. The Training Department has to teach attitudes as well as skills. Training can never stop.

It's almost 2:00 P.M. Back to the main floor. The crowds press around the elevators. The aisles are choked with customers. You work your way back to the men's shirt counter. The customers are still there three deep. Doesn't this crowd ever subside?

There is the customer who insists that you must have the size she wants and refuses to understand why you may be out of it. There is the indecisive customer, too. The one who vacillates from one color design to another and then finally selects a standard white shirt. Patience! Patience!

"I'm sorry we don't have any more of that style in size 15-3." That is Joe, an extra, and too lazy to look for merchandise. Of course, it does get rid of customers but it doesn't increase sales. Fortunately there are not too many Joes.

"Mr. Bowen, fix up those shirts on top of the counter, will you?" It's Abe again. He is head of stock and drives himself constantly to keep his merchandise in order. This is the third time today you have arranged those shirts only to have them torn apart within minutes by customers and careless clerks. Patience! Patience! Patience!

"That will be \$4.07 with tax. Shall I put it in a box for you?" "If you please!" There are understanding customers, too. Hundreds of them. They wait their turn. They are pleasant and considerate. They make the day bearable.

"Hold on to your shirt, Ma'm!" It came out spontaneously. She laughed. You need a sense of humor here.

(Please turn to page 30)

UNITED SERVICES

OFFICE STANDARDS AND COOPERATION WITH BUSINESS

FRED C. ARCHER, Editor
St. Cloud State Teachers College
St. Cloud, Minnesota

DO YOU REALLY KNOW?

Contributed by Arnold E. Schneider, Western Michigan College of Education, Kalamazoo; and Fred C. Archer

DO YOU REALLY KNOW when your students ask you "What is it like to work in an office?" "What will they expect of me when I apply for a job?" "How can I make the best possible impression?"

Of course you can find the answers "in the book," and so can the students for that matter. The trouble is that "the book" characteristically does such an artificial if not superficial job. How can the student feel sure of himself if "the book" hasn't really told him anything specific? How can the teacher do a very convincing job of explaining if his presentation also lacks specificity and concreteness?

Go and See for Yourself

The members of a graduate class in the Improvement of Instruction in Clerical Practice at the St. Cloud State Teachers College decided that they would find out what happens to their high school graduates when they go looking for jobs.

Special arrangements were made with the Personnel Manager of the North Central Regional Office of the State Farm Mutual Insurance Company, an employer of over 300 clerical workers. The members of the class (all in-service business teachers) were invited to spend the entire day in the company office. It was not just another tour, though. The class wanted to learn by doing wherever possible.

The Teachers Take the Full Treatment

Besides distributing common personnel forms, such as the application blank and the employee handbook, the Personnel Department administered the business entrance test battery to the teachers just as if they were clerical job applicants.

Once the tests were scored, profile charts were developed on each teacher's performance. The use of the profile chart as an aid in selection and placement was explained and the norms applied by the company for different kinds of beginning jobs were described.

The class members were then informed about the interview technique—what the company wanted to find out about the applicant and what skills and abilities it needed for its operations.

This, in turn, led to a discussion of the types of jobs available within the company. Job descriptions were supplied to show how the Personnel Department keeps track of the many different job requirements.

The Orientation Process

Next, the history and organization of the company were outlined. Special attention was given to the explanation of personnel practices affecting beginning workers such as orientation, supervision, and periodic appraisal. The operation of a comprehensive program of worker benefits was also explained. The last included retirement, sick leave, hospitalization, vacation, military leave, group life insurance, health and nursing service, and recreational activities.

The teachers had a chance to ask about the common adjustment problems of beginning workers and about the procedures used by the company to help the new workers make the transition from school to business. Provisions for in-service training included coaching by co-workers and supervisors, refresher training on company time (especially for typewriting), cross-training (in anticipation of transfer or promotion), after-hours skill training subsidized by the company, and personal counseling. Incidentally, the Personnel Manager was very enthusiastic about the employees secured through the cooperative part-time program worked out with the St. Paul Public Schools.

What Beginners Do

With a definite picture of the selection process in mind, the next step was to find out what kind of work the beginning workers did. The class members went right out on the operating floor. The supervisors explained the flow of work in each unit and then accompanied the teachers to each work station covered by a beginning worker. Here each member of the group saw at first hand the kinds of procedures which high school graduates perform when they enter clerical employment. They saw the importance of equipment and layout. They saw the new worker contributing his bit to the paper production line. They saw new forms, specialized routine, and short cut methods that "the book" never tells about. They saw at first hand the need and importance of speed and accuracy for efficient operations. They learned about supervisory control measures employed to insure smooth functioning and speedy service to customers. They had a chance to talk to clerical workers to find out about job problems at the job-level. They received work samples to use for classroom display and discussion.

A follow-up session with the personnel staff helped to tie up loose ends and to answer the afterthought questions. The teachers were told about the company recruiting methods and were invited to call upon the company or to write if any future service could be rendered.

The group returned to their graduate studies feeling that they were now much better qualified to tell their

students "what it is like" and better able to prepare their pupils in advance for the responsibilities of the initial job.

Moral: If you really don't know—go and find out for yourself!

Distributive Occupations

(Continued from page 28)

If you don't hold on to the shirt you have selected, six people will take it away from you.

You step outside of the counters to arrange the shirts again. Nobody can find the sizes he wants. This is a must! You work rapidly, moving from size 14 to size 18 and back! As you suddenly change direction you bump squarely into a short, not unattractive woman. To prevent knocking her over, you extend your arms instinctively. "None of that!" she snaps as she pulls away quickly! Your ego stirs momentarily. You apologize, then continue straightening out the shirts.

At 4:15 P.M. it is time for your twenty-minute break. This time, however, you slump at a table with coffee and cake. As you catch your breath, vignettes of other happenings flash through your mind: The time you sold a tie right off a display. Mr. Hecht, divisional merchandise manager, found it missing. He set up quite a holler until you explained that the customer wouldn't accept any other tie! You think again of the thousands of workers behind the scenes, without whose support the whole merchandising job would break down. You think of the Christmas extras who make this "big push" possible. And of the regulars who carry on their own jobs, magnified a hundredfold, while training and assisting Christmas extras like yourself.

Back on the floor at 4:40 P.M. The tide has started to turn. Shoppers living at a distance are starting to head for home.

At 5:50 P.M., the "counter attack" has been repulsed. Lights switch off. Salespeople add their tally sheets and check their registers. The Christmas extras hurry home. But the regulars have three hours yet to go. Stock has to be replenished and re-ordered; counters and display cases have to be rearranged.

The customers have retreated but they will return tomorrow and tomorrow!

The day after Christmas, the children in their sleepers and the Christmas decorations disappear. In their places stand mannequins modeling evening gowns. Then for days you handle exchanges—Christmas guesses which backfired! Gifts which were lovingly selected, but not with care! Hour after hour you exchange sizes, styles, and colors.

January sales are still ahead; the crowds will return and grab for merchandise almost before it hits the counter. Inventories are still to be taken. There is no letup in January.

And then a respite. For ten weeks the department has been taken by storm. Now comes the reorganization and planning for another year. It is a ten-month build-up for another crushing "counter attack."

Research in Bookkeeping

(Continued from page 22)

and by outside accounting services in almost one half of the stores. About one third of the businesses do not prepare balance sheets. When balance sheets are prepared, one third of those businesses assign this responsibility to outside accounting services. Comparative financial statements are prepared in only one half of the businesses. Two thirds of the businesses have outside accounting services compute and report their income taxes. Various operating and financial ratios are computed by about one third of the stores, this responsibility being rather evenly divided between store personnel and outside services.

USE OF ACCOUNTING AGENCIES BY SMALL RETAILER. The use of outside accounting services may be the answer to the routine clerical and bookkeeping problems of the small retail businesses which cannot afford full- or part-time bookkeepers. However, some businessmen are accepting these outside services as substitutes for their own managerial responsibilities.

HELPFUL SUGGESTIONS THAT THE CLASSROOM TEACHER CAN APPLY TO CLASSROOM PRACTICES:

1. Distinguish between records and procedures used when operating on a cash basis and when operating on an accrual basis. Consult the income tax laws regarding the method of accounting to be used by businesses having inventories. According to the law, "The taxpayer must keep accounting records that will enable him to make a return of his true income."

2. Interview proprietors and managers of businesses regarding their employment needs for part- and full-time bookkeepers. Survey the businessmen in your community to determine their interest in and their need for instruction in retail accounting.

3. Give the students a variety of experiences in using the combined cash journal—the book of original entry used by many small businesses. Have them set up the appropriate column headings for different kinds of business. Show how this journal takes the place of the sales journal, purchase journal, cashbook, and general journal.

4. Review the various prepared or commercial bookkeeping systems on the market as well as those systems recommended for retailers by manufacturers and wholesalers. Copies of these systems are usually available for the asking.

5. Show students how to compute business profits on a monthly or quarterly basis without closing the books. Businessmen like frequent profit and loss statements. Have your students understand the need for accurate inventories in determining profits. Be sure they realize how the over- or under-statement of these inventories affect profit and net worth. Discuss the income tax laws relative to the valuation of inventories.

6. Show students how Schedule H (Form 1040), *U. S. Individual Income Tax Return* and Schedule C-1 on Schedule C (Form 1040), *Profit (or Loss) from Business or Profession* require detailed information regarding the

depreciation of fixed assets owned or possessed by the individual or his business. Show students how Form 941, *Employer's Quarterly Federal Tax Return* and Form W-2, *Tax Withholding Statement* also require detailed information regarding F.I.C.A. taxes and federal income taxes withheld. Illustrate how supplementary registers and auxiliary records help in the determination of this information.

7. Stress the value of the modern cash register and its accompanying audit strip in the bookkeeping process. Illustrate how the audit strip is the bookkeeper's source of reference for his entries at the close of the day. Illustrate and emphasize the value of voucher checks, daily deposits of receipts, duplicate deposit tickets, canceled check file, and periodic bank reconciliations.

8. Students should understand how some stores use duplicate sales tickets as their authority to enter charge sales on the books of original entry. Because of the necessity for giving transactions in narrative form in the textbooks, students too often fail to realize the source of authority for such entries. Certainly at least one practice set during the year should include working papers. Teach the importance of working papers. Duplicate, if necessary, invoices, sales tickets, and cash register audit strips for class use.

10. A part-time work experience program for students working as bookkeepers in small businesses will prove very helpful.

HOW THE STUDY WAS DEVELOPED

RESEARCH TECHNIQUES USED. The survey was conducted by interviewing independent retailers operating small stores, having fewer than eleven employees, in selected cities under 25,000 population. The interviews were conducted with the aid of a schedule which was prepared by the researcher and validated by a jury of 13 businessmen, accountants, and retail specialists. This jury also established the criteria for evaluating the accounting systems and practices necessary for the successful operation and management of small retail businesses by identifying those systems and practices which they considered "essential" or "desirable."

SOURCES OF DATA. Retail businesses were sampled in accordance with the United States census classification and in the same proportion that these businesses are to the total for the United States. The following kinds of business were surveyed and analyzed: food group, eating and drinking places, apparel group, furniture, furnishings and appliance group, automotive group, gasoline service stations, lumber, buildings and hardware group, and drug and proprietary stores.

HOW THE CLASSROOM TEACHER CAN OBTAIN THE STUDY

Apply to the Librarian, University of Pittsburgh, Pittsburgh, Pennsylvania, for a copy of the study. The study represents the Ed.D. dissertation of James K. Stoner, completed in August, 1953.

HOW'S THE PQ*

*Posture Quotient



MODEL 6-424

SEND NOW

for complete information on the Model 6-424 ADJUSTEZE "Perfect Posture" Chair and other business education furniture. Write Dept. F,

of your students?

ADJUSTEZE

"PERFECT POSTURE" CHAIR

CAN HELP THEM ACHIEVE CORRECT TYPING POSTURE!

Because of its unique design, rigid construction, and easy height adjustability from 15" to 19", the ADJUSTEZE "Perfect Posture" Chair promotes the comfortable and correct seating position for typing. Correct posture results in less body and eye fatigue for students, and so they learn more quickly . . . they type with greater accuracy and speed.

A companion item to the now-famous ADJUSTEZE Typing Table, the model 6-424 chair is finished in gray or beige Zolatone and has durable, non-removable plastic guides.

Interstate

ADJUSTEZE CORP.

805 East Center Street — Anaheim, California

**NATIONAL ASSOCIATION OF BUSINESS TEACHER-TRAINING INSTITUTIONS
U.S. CHAPTER, INTERNATIONAL SOCIETY FOR BUSINESS EDUCATION
UBEA RESEARCH FOUNDATION FOR BUSINESS EDUCATION
ADMINISTRATORS DIVISION OF UBEA**

**Conrad Hilton Hotel
Chicago, Illinois
February 16-18, 1956**

Theme: Business Teacher Education and Economic Competency

Thursday Afternoon, February 16

**FIRST
GENERAL
SESSION
Teacher
Education
Thursday
1:15 p.m.**

NABTTI—Official Opening of the Convention (1:15-2:30 p.m.)

PRESIDING: LEWIS R. TOLL, President.

KEYNOTE ADDRESS: The Role of the Schools in Raising the Level of Economic Competency—GALEN JONES, Director, Study on Economic Education of the Council for Advancement of Secondary Education, Inc., National Association of Secondary-School Principals, NEA Educational Center, Washington, D. C.

Introduction of Discussion Keynote Speakers—MILTON C. OLSON, Co-chairman, Program Committee.

Changes Needed in the High School Curriculum—RAY G. PRICE, University of Minnesota, Minneapolis.

Changes Needed in the Methods of Teaching for Economic Competencies—HERBERT A. TONNE, New York University, New York City.

Changes Needed in the Teacher-Training Curriculum—ELVIN S. EYSTER, Indiana University, Bloomington.

Prefatory Remarks for Group Conferences—LEWIS D. BOYNTON, Co-chairman, Program Committee.

**GROUP I
Thursday
2:45 p.m.**

NABTTI Group Conferences (2:45-4:15 p.m.)

Developing the High School Curriculum for More Adequate Education in the Economic Competencies.

CHAIRMAN—VERNON MUSSELMAN, University of Kentucky, Lexington.

RECORDER—AGNES LEBEDA, Iowa State Teachers College, Cedar Falls.

REPORTER—RAMON P. HEIMERL, Colorado State College, Greeley.

PRINCIPAL DISCUSSANTS: GEORGE W. ANDERSON, University of Pittsburgh, Pittsburgh, Pennsylvania; JOHN A. BEAUMONT, State Department of Education, Springfield, Illinois; CLYDE I. BLANCHARD, Tulsa, Oklahoma; MARY CANFIELD, University of Toledo, Toledo, Ohio; ALFREDA CLARK, Senior High School, Hastings, Nebraska; ARNOLD CONDON, University of Illinois, Urbana; J. W. CREWS, University of Florida, Gainesville; REED

DAVIS, West Virginia Institute of Technology, Montgomery; S. JOSEPH DE BRUM, San Francisco State College, San Francisco, California; A. L. DEMOND, City Schools, Washington, D. C.; LLOYD V. DOUGLAS, Iowa State Teachers College, Cedar Falls; THEODORE FRUEHLING, Hammond City Schools, Hammond, Indiana; JAMES GEMMELL, Pennsylvania State University, University Park; ROBERT L. HITCH, University of Wyoming, Laramie; VANCE T. LITTLEJOHN, The Womans College, Greensboro, N. C.; PAUL S. LOMAX, New York University, New York City; LUCY D. MEDEIROS, Central Falls High School, Central Falls, Rhode Island; JAMES R. MEEHAN, Hunter College, New York City; RAY G. PRICE, University of Minnesota, Minneapolis; FRANCES REED, Westville High School, Westville, Oklahoma; JOHN L. ROWE, University of North Dakota, Grand Forks; BERNARD A. SHILT, City Schools, Buffalo, New York; ORUS R. SUTTON, East Tennessee State College, Johnson City; JAMES M. THOMPSON, Eastern Illinois State College, Charleston; R. L. THISTLETHWAITE, Northern Illinois State College, De Kalb; MARY D. WEBB, Illinois State Normal, Normal; TED YERIAN, Oregon State College, Corvallis.

Curricular Problems for the Development of Economic Competencies in Teacher Education Institutions.

CHAIRMAN: ALBERT C. FRIES, University of Southern California, Los Angeles.

RECORDER: MARY ELLEN OLIVERIO, Teachers College, Columbia University, New York City.

REPORTER: ELIZABETH T. VAN DERVEER, New Jersey State Teachers College, Montclair.

PRINCIPAL DISCUSSANTS: ELVIN S. EYSTER, Indiana University, Bloomington; RICHARD C. GERFEN, Northwestern University, Evanston, Illinois; E. C. MCGILL, Kansas State Teachers College, Emporia; KENNETH J. HANSEN, Colorado State College of Education, Greeley; WAYNE HOUSE, University of Nebraska, Lincoln; ROBERT M. KESSEL, University of Wisconsin, Madison; RICHARD D. KIDD, Central State College, Wilberforce, Ohio; H. J. LANGEN, University of Arizona, Tucson; A. J. LAW-

**GROUP II
Thursday
2:45 p.m.**

In Positions of Leadership

Johnson, Archer, Liles, and Veon Elected Presidents of Major UBEA Units in Recent Balloting



PARKER LILES
Administrators Division



GLADYS E. JOHNSON
Southern Association



FRED C. ARCHER
UBEA Research Foundation



DOROTHY VEON
U. S. Chapter of ISBE

Earlier in the year, members of three UBEA Divisions had an opportunity to vote by mail ballot for officers to serve their respective organizations. The responsibility for directing the activities of these divisions during the next two years will again be in capable hands.

NABTTI, the fourth division, elects its president biennially at the February meeting. The current president of the

teacher-education division is Lewis R. Toll of Illinois State Normal University.

UBEA unified regions also elect officers at their respective conventions. The newest regional president is Gladys E. Johnson of Central High School, Little Rock, Arkansas, who succeeds Vernon Musselman on January 1, 1956, as president of the Southern Business Education Association. Verner L. Dotson is the cur-

rent president of the Western Business Education Association and Clyde I. Blanchard heads the Mountain-Plains Business Education Association. Lloyd Douglas is serving as chairman of the Central Region. Milton Olson and Lewis Boynton are co-chairmen of the Eastern Region which will hold its organizational meeting this month. The presiding officers of regional associations serve also as vice presidents of the National Council for Business Education.

(Please turn to page 42)

Chicago Convention

The National Association of Business Teacher-Training Institutions, the UBEA Research Foundation, the Administrators Division of UBEA, and the U. S. Chapter of the International Society for Business Education will meet at the Conrad Hilton Hotel in Chicago, February 16-18.

The theme of the convention will be, "Business Teacher Education and Economic Competency." Plans for the meetings are well underway with Galen Jones, director of the Study on Economic Education of the Council for Advancement of Secondary Education, scheduled to give the keynote address. Kerry Smith, Executive Secretary of the Association for Higher Education, NEA, will be the luncheon speaker. Leaders in business education from all over the country will lead and participate in group discussions.

Excellent responses to questionnaires indicate a keen interest by the membership in five principal topics for discussion. These topics are:

1. Developing the high school curriculum for more adequate education in the economic competencies.
2. Curricular problems for the development of economic competencies in business teacher-training institutions.
3. Problems of discovering and making use of materials and resources for the teaching of economic competencies.
4. Methods of teaching economic competencies effectively including the problems of handling methods courses in this area.
5. The workshop as a technique for preparing teachers to teach economic competencies.

The program planned especially for the NABTTI membership appears on the next two pages. The January issue of the FORUM will carry the program for the other UBEA Divisions.

GROUP II
(Continued)

RENCE, University of Mississippi, University; DUANE McCracken, State Teachers College, Mankato, Minnesota; JOHN H. MOORMAN, University of Florida, Gainesville; PAUL F. MUSE, Indiana State Teachers College, Terre Haute; OLIVE PARMENTER, Tiffin University, Tiffin, Ohio; FAYE M. RICKETTS, University of Wichita, Wichita, Kansas; JULIUS M. ROBINSON, Michigan State Normal College, Ypsilanti; RICHARD SIELAFF, University of Minnesota—Duluth Branch, Duluth; EDWIN A. SWANSON, San Jose State College, San Jose, California; ORETHA BROOKS WALLER, Morris Brown College, Atlanta, Georgia.

GROUP III
Thursday
2:45 p.m.

Problems of Discovering and Making Use of Materials and Resources for the Teaching of Economic Competencies.

CHAIRMAN—DEAN R. MALSARY, University of Connecticut, Storrs.

RECORDER—FRANK M. HERNDON, Mississippi State College for Women, Columbus.

REPORTER—JOHN H. CALLAN, Ferris Institute, Big Rapids, Michigan.

PRINCIPAL DISCUSSANTS: ROBERT W. BOECK, Lutheran High School, Racine, Wisconsin; RICHARD S. DALE, New Mexico Highlands University, Las Vegas; HOWARD M. DOUTT, University of Akron, Akron, Ohio; MARGARET H. ELY, Carnegie Institute of Technology, Pittsburgh, Pennsylvania; JOYCE B. ENGRAM, Bethune-Cookman College, Daytona Beach, Florida; HAMDEN L. FORKNER, Teachers College, Columbia University, New York City; OSWALD M. HAGER, University of North Dakota, Grand Forks; STEPHEN MEYER, JR., Alma College, Alma, Michigan; BENJAMIN F. THOMAS, Indiana University, Bloomington; RALF J. THOMAS, Kansas State Teachers College, Pittsburg; HERBERT A. TONNE, New York University, New York City; DOROTHY VEON, Pennsylvania State University, University Park; MAE WALKER, Evansville College, Evansville, Indiana; HARRIET R. WHEELER, Illinois State Normal University, Normal; KENNETH ZIMMER, Richmond Professional Institute, Richmond, Virginia.

GROUP IV
Thursday
2:45 p.m.

Methods of Teaching Economic Competencies Effectively Including the Problems of Handling Methods Courses in This Area.

CHAIRMAN—THEODORE WOODWARD, George Peabody College for Teachers, Nashville, Tennessee.

RECORDER—FRED C. ARCHER, State Teachers College, St. Cloud, Minnesota.

FAGAN, Eastern Illinois State College, Charleston; ELIZABETH A. FREEL, Miami University, Oxford, Ohio; LLOYD L. GARRISON, Oklahoma A. and M. College, Stillwater; LUVICY M. HILL, University of Nebraska, Lincoln; IRENE C. EVANS, Marshall College, Huntington, West Virginia; WILLIAM C. HIMSTREET, University of Southern California, Los Angeles; ERWIN M. KEITHLEY, University of California at L. A., Los Angeles; HAROLD F. KOEPKE, Illinois State Normal University, Normal; FRANK W. LANHAM, University of Michigan, Ann Arbor; ELIZABETH M. LEWIS, Kent State University, Kent, Ohio; MARY VIRGINIA MOORE, Michigan State University, East Lansing; MILTON C. OLSON, State College for Teachers, Albany, New York; DOROTHY L. TRAVIS, University of North Dakota, Grand Forks; CORA A. WARNER, Division of Secondary Education, Los Angeles, California; LESLIE J. WHALE, Wayne University, Detroit, Michigan; DORIS WILLIS, Indiana University, Bloomington; MAXIE LEE WORK, University of Mississippi, University.

Thursday Evening, February 16

UBEA Research Foundation (7:30-9:00 p.m.)

PRESIDING—FRED C. ARCHER, President.

Program to be announced in January issue of the FORUM.

Friday Morning, February 17

NABTTI Group Conferences (9:00-10:15 a.m.)

Continuation of Thursday's Discussions.

NABTTI—Summation of Group Conferences (10:30-11:00 a.m.)

PRESIDING—ROBERT BELL, Vice-President.

Group I—Developing the High School Curriculum for More Adequate Education in the Economic Competencies. REPORTER—RAMON P. HEIMERL, Colorado State College, Greeley.

Group II—Curricular Problems for the Development of Economic Competencies in Teacher Education Institutions. REPORTER—ELIZABETH T. VAN DERVEER, New Jersey State Teachers College, Montclair.

Group III—Problems of Discovering and Making Use of Materials and Resources for the Teaching of Economic Competencies. REPORTER—JOHN H. CALLAN, Ferris Institute, Big Rapids, Michigan.

Group IV—Methods of Teaching Economic Competencies Effectively Including the Problems of Handling Methods Courses in This Area. REPORTER—ROBERT C. LONG, SR., Savannah State College, Savannah, Georgia.

Group V—The Workshop as a Technique for Preparing Teachers to Teach Economic Competencies. REPORTER —

GROUP V
(Continued)

RESEARCH
Thursday
7:30 p.m.

**GROUPS I, II,
III, IV, V**
Friday
9:00 a.m.

**GENERAL
SESSION**
(Reconvened)
Friday
10:30 a.m.

REPORTER—ROBERT C. LONG, SR., Savannah State College, Savannah, Georgia.

PRINCIPAL DISCUSSANTS: RAY W. ARENSMAN, Indiana University, Bloomington; JOHN E. BINNION, University of Denver, Denver, Colorado; JAMES BLANFORD, Iowa State Teachers College, Cedar Falls; LYLE H. DAY, State Teachers College, St. Cloud, Minnesota; JOHN A. DETTMANN, University of Minnesota, Duluth Branch, Duluth; ANN L. ECKERSLEY, Teachers College of Connecticut, New Britain; HAZEL A. FLOOD, State Teachers College, Mankato, Minnesota; M. HERBERT FREEMAN, New Jersey State Teachers College, Montclair; HELEN H. GREEN, Michigan State University, East Lansing; ROBERT L. GRUBBS, University of Pittsburgh, Pittsburgh, Pennsylvania; LINNIE RUTH HALL, Southeastern State College, Durant, Oklahoma; HARM HARMS, Capital University, Columbus, Ohio; RUSSELL J. HOSLER, University of Wisconsin, Madison; HARRY HOFFMAN, Virginia Polytechnic Institute, Blacksburg; BRUCE F. JEFFERY, State Teachers College, Salem, Massachusetts; ROBERT A. LOWRY, Oklahoma A. and M. College, Stillwater; W. D. NELSEN, Northern Michigan College, Marquette; CHARLES W. PECKE, Manley Vocational School, Chicago; MARY CLAY PINKSTON, Tennessee A & I State University, Nashville; G. J. PLUNKETT, Southern University, Baton Rouge, Louisiana; J. C. SWINBANK, Nebraska Wesleyan University, Lincoln; DONALD J. TATE, Texas Technological College, Lubbock; JOHN M. TRYTTEN, University of Michigan, Ann Arbor; STEPHEN J. TURILLE, Madison State College, Harrisonburg, Virginia; HULDA VAALER, University of South Dakota, Vermillion; JEANNETTE VAN VONDEREN, St. Norbert College, West De Pere, Wisconsin; DANA H. VERRY, Wilkes College, Wilkes-Barre, Pennsylvania; GEORGE A. WAGONER, University of Tennessee, Knoxville; INEZ RAY WELLS, Ohio State University, Columbus.

GROUP V
Thursday
2:45 p.m.

The Workshop as a Technique for Preparing Teachers to Teach Economic Competencies.

CHAIRMAN—GERALD A. PORTER, University of Oklahoma, Norman.

RECORDER—M. ADELINE OLSON, University of North Dakota, Grand Forks.

REPORTER—EUGENE J. KOSY, Central Washington College of Education, Ellensburg.

PRINCIPLE DISCUSSANTS: PETER L. AGNEW, New York University, New York City; LEWIS D. BOYNTON, Teachers College of Connecticut, New Britain; MARY D. BROWN, University of Utah, Salt Lake City; GEORGE K. COOPER, Western Michigan College, Kalamazoo; CLIFFORD L.

EUGENE J. KOSY, Central Washington College of Education, Ellensburg.

NABTTI—"Information Please" Panel on Economic Competencies (11:00-11:45 a.m.)

MODERATOR—S. JOSEPH DeBRUM, San Francisco State College, San Francisco, California.

PANEL MEMBERS:

Group I —Chairman—VERNON MUSSELMAN

Group II —Chairman—ALBERT C. FRIES

Group III—Chairman—DEAN R. MALSBARY

Group IV—Chairman—THEODORE WOODWARD

Group V —Chairman—GERALD A. PORTER

Friday Noon, February 17

JOINT LUNCHEON (12:00 noon-1:45 p.m.)

PRESIDING—E. C. MCGILL, President, United Business Education Association.

ADDRESS—KERRY SMITH, Executive Secretary, Association for Higher Education, NEA Educational Center, Washington, D. C.

Friday Afternoon, February 17

Administrators Division of UBEA (2:00-4:00 p.m.)

PRESIDING—PARKER LILES, President.

Program to be Announced.

U. S. Chapter of International Society for Business Education (4:00-5:30 p.m.)

PRESIDING—DOROTHY VEON, President.

Program to be Announced.

Friday Evening, February 17

AACTE Cooperative Program (7:30-10:30 p.m.)

Program to be Announced.

Saturday Morning, February 18

AACTE Clinics—The Rising Tide of Enrollment in Teacher Education (9:00-10:30 a.m.)

NABTTI—Annual Business Meeting of the National Association of Business Teacher-Training Institutions (10:45-11:30 a.m.)

PRESIDING—LEWIS R. TOLL.

Reports, Floor Discussion, and Election of Officers.

Closing of the 1956 Convention.

Teacher
Education
Friday
11:00 a.m.

**FELLOWSHIP
LUNCHEON**
Friday
12:00 noon

ADMINISTRATION
Friday
2:00 p.m.

INTERNATIONAL
4:00 p.m.

**TEACHER
EDUCATION**
7:30 p.m.

**TEACHER
EDUCATION**
9:00 a.m.

**BUSINESS
SESSION**
Saturday
10:45 a.m.

AFFILIATED, COOPERATING, AND UBEA REGIONAL ASSOCIATIONS

The announcements of meetings, presentation of officers, and special projects of affiliated, cooperating, and UBEA regional associations should be of interest to FORUM readers. An affiliated association is any organized group of business teachers which has been approved for representation in the UBEA Representative Assembly. A UBEA regional association is an autonomous group operating within a UBEA district which has unified its program of activities with UBEA and has an official representative on the UBEA National Council for Business Education. A cooperating association is defined as a national organization or agency for which the UBEA National Council for Business Education has established a coordinating committee.

Western Convention

Washington—Your host to the WBEA Convention March 29-30-31! The modern student union building located on the University of Washington Campus in Seattle will be headquarters for the three action-packed days of education, stimulation, and relaxation.

Business and Industry In-Plant Seminars will be one of the most unique features presented for the first time at any convention. Business-In-Action tours will commence with luncheons in one of Seattle's many fabulous restaurants emphasizing cuisine from all corners of the globe.

Educational specialties feature actual classroom demonstrations in Office Practice, Filing, Business Law, Business English plus Shorthand, Typewriting and Bookkeeping. One of the many outstanding and different classes will include practical techniques and demonstrations for handicapped students utilizing specially designed machines. A "Film Festival" giving you an opportunity to witness the latest and most up-to-date films available in all fields of business education will be in continual operation.

America's foremost funland is located in the Pacific Northwest. For just plain fun, few cities equal the opportunities for relaxation that are to be found everywhere in Seattle. Travel down the waterfront, see Ye Old Curiosity Shoppe . . . Take an hour's boat trip around Elliott Bay . . . Cross to Bremerton via ferry and see the gigantic Naval Shipyards there . . . Drive around beautiful Lake Washington and over the world famous floating bridge . . . Visit magnificent Mt. Rainier . . . Take a one-day trip to Canada, see Victoria, a little bit of Old England . . . A real opportunity to combine learning with pleasure.

Western Washington

The Western Washington Business Education Association held its fall meeting in the Student Union Building of the University of Washington on November 12. The program opened with a coffee hour and a calculator machine show.

Highlighting the morning session was a panel discussion on "Selection of High School Graduates for Employment." The panel consisted of four personnel directors from large business organizations—Boeings Aircraft, Pacific Telephone and Telegraph, Sears, Roebuck and Company, and Weyerhaeuser Timber Company; and two business educators—Verner Dotson, Seattle Schools, and Eula May Taylor,



SOUTH CAROLINA . . . On the front row with the state president, Margaret P. Holliday (third from left), are seated, left to right, Marguerite Hendrix, vice president; Madeline Strony, guest speaker at the fall meeting; and Jacqueline Douglas, secretary-treasurer. Other members of the executive committee shown in the picture are Anita McClimon, Jewelle Hollis, Dorothy Van Patten, Ellen F. Steinhart, Eleanor Patrick, and Harold Gilbreth.

Lincoln High School, Tacoma. The panel gave an opportunity for an exchange of information and experiences beneficial to business teachers as well as business. Robert Briggs, University of Washington, was moderator for the panel.

The afternoon session featured "Standards." Discussion sessions were held on bookkeeping, shorthand, and typewriting.

Chicago Area

Lloyd Douglas, chairman of the Central Region of the United Business Education Association and a past president of UBEA, will be the luncheon speaker at the February 18 meeting of the Chicago Area Business Education Association. This luncheon has been planned in conjunction with the annual meeting of the UBEA Divisions in Chicago.

The luncheon on March 24 will feature D. D. Lessenberry of the University of Pittsburgh as guest speaker.

Mississippi

The Mississippi Business Education Association held its fall meeting at Mississippi State College for Women, Columbus, on November 5.

Last year, the Mississippi Business Education Association sponsored a fall and spring edition of a newsletter, covering

items of interest throughout the state. Louise Whitlow, State College, was editor of the fall edition, with Mabel Baldwin and Margaret Buchanan, Mississippi State College for Women, as assistants. Kathleen Carmichael, Clarksdale High School, was editor of the spring issue with Margaret Ledbetter, Clarksdale High School, and Jean House, Delta State College, as assistants. The newsletter will be issued again this year because of the statewide interest expressed in the two issues last year. The policy of rotating editors and assistant editors will be continued.

North Dakota

The North Dakota Business Education Association met in Bismarck on October 20 for its annual meeting. An interesting and informative discussion on "Training for the Business World" was given by a panel consisting of businessmen.

For the afternoon program, the new "Business Education Course of Study" was presented by a committee under the direction of O. M. Hager, state supervisor of business education.

DuWain Fagerstrom, Grand Forks, was elected chairman for the year 1956. Other new officers are Joyce Arntz, Fargo, vice chairman; Jean Solberg, Rugby, secretary; and Pearl Stusrud, Minot, treasurer.

The Mountain-Plains News Exchange

Published by Mountain-Plains Business Education Association, a Region of UBEA

Volume IV

Winter 1955

Number 1

MPBEA PRESIDENT'S MESSAGE

The Mountain-Plains Business Education Association, UBEA's nine-state regional association stretching from North Dakota south to Texas, held its first convention in Denver in 1952 under the leadership of its first president, E. C. McGill, the present president of UBEA. Its immediate success and the growing membership throughout this area have attested to the need and the professional enthusiasm of this vast area.

The fifth convention will be held in the air capital of the world, Wichita, Kansas, June 14-16. The headquarters will be the beautiful Broadview Hotel, air-conditioned throughout and with ample parking space adjacent to the hotel.

Appropriate to our meeting place, the theme of the convention will be "Business Education in the Air Age." Gerald Porter, head, Department of Business Education, University of Oklahoma, is in charge of the program and promises a rich, broad, and varied program.

Big Business succeeds through cooperative effort. *Business Education* is big business. In the Mountain-Plains Region, business teachers are widely separated from each other, and transportation north and south is not conducive to frequent get-togethers. However, Wichita, in the center of our area, is in easy reach of all of us.

We know that our best help in the improvement of our teaching comes from membership in UBEA, which automatically includes membership in MPBEA. Let's get the maximum benefit from that membership by attending the June convention, giving and receiving help, encouragement, and friendship.

General and sectional meetings featuring prominent business educators in talks, demonstrations, and panel discussions are being planned to provide latest trends and developments in the field of business education to those attending the convention. Among the new features of the convention, according to Dr. Porter, will be special breakfasts for distributive education instructors, private business school educators, past presidents of the association, and the UBEA 10,000 Club. The very popular Delta Pi Epsilon luncheon will be held on Friday, June 15, for all business teachers.

The general chairman, Faye Ricketts of Wichita University, and her co-chairman, Louise Keller of West High School, Wichita, are planning some interesting entertainment for the convention participants. Plans call for a number of exhibitors to display and demonstrate the latest business education equipment and teaching materials.

A most cordial welcome awaits all who gather in Wichita for the 1956 convention—CLYDE I. BLANCHARD, *Tulsa, Oklahoma*, President, Mountain-Plains Business Education Association.

COME ONE, COME ALL!
Fifth Annual Convention
MOUNTAIN-PLAINS REGION
Broadview Hotel, Wichita, Kansas
June 14-16, 1956

ALONG THE TRAIL

Graduate Study. Robert A. Lowry, Oklahoma A and M College, Stillwater, is on leave of absence for additional graduate study at the University of Indiana. Lloyd Garrison is acting head of the department. . . . Tom Foster of Panhandle A and M College, Goodwell, Oklahoma, has taken a leave of absence for doctoral work at the University of Nebraska. Bob Griffith has replaced Mr. Foster at Panhandle. . . . Leonard McKinney and Sam Parzybok of Wichita East High School continued work on master's degrees at the University of Wichita. Clarice Beaver of the same school pursued graduate study at Kansas State Teachers College, Pittsburg, during the summer session. . . . Wilbur Dorsey, Wichita East High School, continued work on the master's degree at the University of Denver. . . . Herman Baehr, Kansas State Teachers College, Emporia, returned to the University of Iowa for six weeks to continue work on a doctor's dissertation. . . . Bruce Shank is working toward a Ph.D. degree at the University of Denver. Art Nelson, formerly of Fargo High School, is on leave and replacing Mr. Shank at Minot State Teachers College. Twenty-nine of the 31 students in Mr. Nelson's beginning shorthand class are men. . . . Clara Buitenbos is currently attending the University of South Dakota and assisting in the secretarial department. . . . Adeline Buitenbos, Tyndall, South Dakota, attended the summer session at the University of Denver and served as president of the Eta Chapter of Delta Pi Epsilon. . . . Ruth Morgan, Platte, South Dakota, attended the summer session at the University of Colorado. . . . Ethel Shimmin of South Dakota State College at Brookings, Wendall McNeely of Pickstown, and Georgeann Dykstra of Avon were among the students pursuing graduate study at the University of South Dakota. . . . Arlon McNeely of Arlington attended the summer session at South Dakota State College at Brookings. . . . Quentin G. Oleson, former business teacher in Centerville, South Dakota, has completed the course work for the doctorate at the University of California at Los Angeles. He is teaching at Arvin, California. . . . Stanley Seymour, Turner, Kansas, has enrolled at Indiana University to work toward the doctorate. . . . Robert Hurmence has returned to Texas Technological College, Lubbock, Texas, from a year of doctoral study at New York University. He has been promoted to assistant professor. Marie Boese, Freeman, is now teaching in Minneapolis.

New Degrees. The following persons were granted the master's degree by the University of North Dakota at the close of the summer session: Roderick C. Gillund, Dave Mair, and Donald A. Aase. . . . Esther Knudson, Mitchell, South Dakota, was granted the M.Ed. degree by the University of South Dakota where she was employed as an assistant to Hulda Vaaler in the secretarial department. . . . Marvin Schamber of Alexandria, secretary of the South Dakota Business Education Association, was granted the M.A. degree by the University of South Dakota. . . . Helen White received the M.A. degree at the University of Minnesota. . . . The following received the master's degree in business education from Kansas (Pittsburg)

(Please turn to page two)

MPBEA NEWS EXCHANGE

Published semi-annually, winter and spring, by the Mountain-Plains Business Education Association, a Region of the United Business Education Association, 1201 Sixteenth Street N. W., Washington 6, D. C. Editor: Jane Stewart, University of Nebraska, Lincoln.

Who's Who in the UBEA-MPBEA

OFFICERS OF MPBEA. *President*—Clyde I. Blanchard, Tulsa, Oklahoma; *Vice President*—Dorothy Travis, Central High School and University of North Dakota, Grand Forks; *Executive Secretary*—Agnes Kinney, North High School, Denver, Colorado; *Treasurer*—Ruben J. Dumler, St. John's College, Winfield, Kansas; and *Past President*—Vernon Payne, North Texas State College, Denton.

MPBEA BOARD MEMBERS. *Colorado*—Katherine McIntyre, Pueblo College, Pueblo; *Kansas*—Ruben Dumler, St. John's College, Winfield; *Nebraska*—F. Wayne House, University of Nebraska, Lincoln; *New Mexico*—Arvel Branscum, Eastern New Mexico University, Portales; *North Dakota*—Alice Hansen, Bismarck Junior College, Bismarck; *Oklahoma*—Lloyd L. Garrison, Oklahoma A and M College, Stillwater; *South Dakota*—Ada Brown Cone, Rapid City High School; *Texas*—Faborn Etier, University of Texas, Austin; and *Wyoming*—Margaret S. Blackler, High School, Laramie.

NATIONAL COUNCIL MEMBERS. *Mountain-Plains Region*—Dorothy Hazel, University of Denver (graduate student) Denver, Colorado; Kenneth Hansen, Colorado State College of Education, Greeley; Dorothy Travis (treasurer), Central High School and University of North Dakota, Grand Forks; and E. C. McGill (president), Kansas State Teachers College, Emporia.

STATE MEMBERSHIP CHAIRMEN. *Colorado*—Louise C. Bergner, Arvada High School, Arvada; *Kansas*—O. O. Barnett, Shawnee Mission High School, Merriam; *Nebraska*—F. Wayne House, University of Nebraska, Lincoln; *New Mexico*—Jerry Ebert, Eastern New Mexico University, Portales; *North Dakota*—O. A. Parks, North Dakota School of Forestry, Bottineau; *Oklahoma*—J. Ralph Reed, Central State College, Edmund; *South Dakota*—Adeline Buitenbos, High School, Tyndall; *Texas*—Ruth Anderson, North Texas State College, Denton; and *Wyoming*—Margaret M. Chastain, High School, Worland.

PRESIDENTS (1954-55) OF STATE AFFILIATED ASSOCIATIONS. *Colorado*—Ramon Heimerl, Colorado State College of Education, Greeley; *Kansas*—Richard F. Reicherter, High School, St. Marys; *Nebraska*—E. P. Baruth, High School, McCook; *New Mexico*—Warren Johnston, High School, Artesia; *North Dakota*—Emeroy Swanson, High School, Bismarck; *Oklahoma*—Lloyd L. Garrison, Oklahoma A and M College, Stillwater; *South Dakota*—Mayme Van Gerpen Hanson, Elk Point; *Texas*—Faborn Etier, University of Texas, Austin; and *Wyoming*—Robert Hitch, University of Wyoming, Laramie.

EDITORS. *Business Education Forum*—John Rowe, University of North Dakota, Grand Forks; and Jane Stewart, University of Nebraska, Lincoln. *The National Business Education Quarterly*—E. C. McGill, Kansas State Teachers College, Emporia; and Carlos Hayden, University of Houston, Houston, Texas.

NEWS REPORTERS. Bobbie Griffith, Panhandle A and M College, Goodwell, Oklahoma; Mabel Hartje, Jamestown, North Dakota; Georgeann Dykstra, Avon, South Dakota; R. W. Christy, Aurora, Colorado; and Orvil Kliever, Hillsboro, Kansas.

ALONG THE TRAIL—Continued

State Teachers College: ReMinta Rasmuson, Wyandotte (Kansas City) High School; Bill Coffman, Caney High School; Wilma Sullivan, Joplin (Missouri) High School; Dan Morgan, Thayer High School; John Johnson, Garden City High School; and Richard Barr, Cedarvale High School. . . . Robert Blase, who recently received the master's degree from Kansas (Pittsburg) State Teachers College has accepted a position in the Garden City (Kansas) Junior College. . . . Kansas (Emporia) State Teachers College granted master's degrees to the following: Gilbert M. Boone, Shawnee Mission (Merriam) High School; William Carter, Central Christian College, Bartlesville, Oklahoma; James Paul Dillingham, Alma, Kansas; Froilan Flores, Midland, South Dakota; Merle McElhaney, Dell City, Oklahoma; Gilmer K. Nellis, Garden City (Kansas) Junior College, and Gordon F. Prieb, Wichita. . . . J. Ralph Reed received the Ed.D. degree from the University of Oklahoma in June, 1955. His dissertation was "Circumstances Surrounding the Employment of Beginning Office Workers in Oklahoma City." Dr. Reed is an associate professor at Central Oklahoma State College. . . . John Hutchinson, a new instructor at Central (Oklahoma) State College, received the M.A. from the University of Oklahoma recently. . . . Nancy Darsey completed the M.B.A. degree at Texas Technological College and is now teaching at Lamar Technological College in Beaumont, Texas. . . . Marietta Montgomery, another recent graduate of Texas Technological College, is now teaching in the Lubbock High School. . . . Herb Williford and Billye Grace Webb Howell, also completed M.B.A. degrees at Texas Technological College in August. Mr. Williford is a business teacher in the Seagraves, Texas, High School. . . . Master's degrees were conferred by the University of Nebraska in August on Helen Hagensiek of Lincoln High School and Allan Knoll who is head of the department of business at Technical High School in Omaha. . . . Donald R. Danskin received the Ed.D. degree from the University of Oklahoma. His dissertation topic was "Business Education in Church-Related Liberal Arts Colleges." He is now chairman of the department of business education and registrar of Bethany-Nazarene College, Bethany, Oklahoma.

New Addresses. Loy Prickett to the University of Texas from Oklahoma Baptist University. Mr. Prickett is near the completion of the doctor's degree at the University of Oklahoma. Other new additions to the University of Texas staff are Graciela Gonzales, Sarah Warren, and Frances Watson. Nell MacIntyre of Louisiana is a part-time instructor while studying for the doctor's degree. . . . Joyce Bower and Jeannie Norman to Manual High School, Denver. . . . Geraldine Esch to West High School, Denver. . . . Dean Carter to South High School, Denver. . . . Graduate assistants this year at Colorado State College of Education are Alice Yetka, Minnesota; Leonard Douglas, Silver City, New Mexico; and William Robb, Greeley, Colorado. . . . Esther Griswold from Larned High School to Marysville (Kansas) High School. . . . James McCullough from Belle Plaine High School to El Dorado (Kansas) Junior College. . . . Joan Fitzgerald from Junction City High School to Manhattan (Kansas) High School. . . . Gilbert Boone and Ruth Huffman to Shawnee-Mission High School, Merriam, Kansas. . . . Four new staff members at the University of Wichita are Vern Bunn, Robert Behling, Harry Olmsted, and Svend Hermansen. . . . Carolyn Swartz to Highland Park High School of Topeka. . . . Charlotte Wilfond is a

new staff member at the University of Denver. She is instructing in office machines and is in charge of duplicating services. . . . Robert Ruegg, formerly of the University of Denver, is now with the Underwood Corporation in New York City. . . . Two graduate fellows at the University of Denver are Stephanie Wawryszczuk and Dorothy H. Hazel. Mrs. Hazel, formerly of Brookings (South Dakota) High School, is the representative for the Mountain-Plains Region on the National Council for Business Education. . . . John Binnion is the new head of the department of business education and secretarial science at the University of Denver. He is from Southwestern College in Weatherford, Oklahoma, and replaces Earl Nicks who is manager of the Business Education Division, Underwood Corporation, in New York City. . . . John L. Rowe, formerly of Northern Illinois State Teachers College, is the new chairman of the department of business education at the University of North Dakota, Grand Forks. He will supervise the undergraduate program and develop a graduate program. . . . Thelma Olson from a teaching position at Arlington (South Dakota) High School and more recently of California, to Brookings (South Dakota) High School. . . . Florence Althon of Mitchell, South Dakota, to a teaching position at Eugene, Oregon. . . . John Hutchinson, Blanchard, Oklahoma, to Central (Oklahoma) State College, Edmund, where he is now an assistant professor. . . . Dale Hanson, Oklahoma Baptist University, to Southwestern (Oklahoma) State College, Weatherford. . . . Martha Mosier, Minco, Oklahoma, to Abilene Christian College. . . . Arlene Singleton of Amber to the Sterling (Oklahoma) High School. . . . Jim Zancanella has been appointed the first supervisor of business education for Wyoming. . . . Mary Forney and Charlotte Gruber have been appointed to the business education staff of the University of Nebraska. Miss Forney taught at Gering, Nebraska, during the past two years and served as recording secretary of the Nebraska Business Education Association in 1953-54. Miss Gruber was formerly a business teacher at Hebron. Three North Dakota distributive education coordinators received promotions to administrative positions in other states. They are Lyle Brenna, coordinator in the Langdon High School during the past two years, who is the new state supervisor in Idaho; Dave Mair, former coordinator at Devils Lake and Enderlin, is the new state supervisor in Montana; and Harland Samson, coordinator at Garrison for the past two years, has become a teacher trainer in Iowa.

Here and There. Katharine McIntyre, Pueblo (Colorado) College, toured Europe recently. She is secretary of a newly formed organization of junior colleges in Colorado. . . . Dorothy Croasdale retired this year from her teaching position at Manual High School in Denver. . . . Two promotions are reported by the Colorado State College of Education, Greeley—Ramon P. Heimerl and Rose Farrar, both from assistant to associate professor. . . . Grace Bumpus has returned to the staff of the University of Denver. She is president of the Eastern Division of the Colorado Business Education Association. . . . The University of Texas will sponsor a summer European tour for Texas business teachers. . . . M. Adeline Olson attended the twenty-eighth meeting of the International Society for Business Education which was held in Sweden July 24 to August 7. Dr. Olson was accompanied by her eleven-year old son. . . . One hundred fifty secretaries from the Grand Forks, North Dakota, area received instruction in personality, charm, groom-

(Continued on page four)

MPBEA IS GROWING UP

IN AUGUST 1951 the idea for the formation of the Mountain-Plains Business Education Association was conceived with the determination to develop a professional business education organization that would uplift the prestige of business education in the area. The progress has been startling—a steady growth in convention attendance; an upsurge of interest in MPBEA-UBEA—Associations United; recognition by other educational groups, businessmen, and lay groups of the voice that speaks for business education in the region; tremendous development of new vibrant leadership in business education from the professional talent in the region.

Such startling progress should not cause us to be caught off guard. We have much to do yet; there are many business educators in the region that have the ability to become important national leaders and only need encouragement and the opportunity to develop that leadership, there are many important relationships that need to be developed with business and other groups of educators, there are many business educators who need to be told of the importance of the work being done by MPBEA-UBEA. In fact, the progress that has been made since 1951 is only the beginning of what lies ahead for MPBEA.

A Plan for Action

In order to help us continue unflinchingly up the path of progress we need to work hard on membership expansion. Perhaps, the MPBEA region and each state in the region should establish membership clubs patterned after UBEA's 10,000 Club, with appropriate recognition in each of the clubs. The following clubs are suggested for each of the states in the region.

Texas	1,000 Club
Oklahoma	400 Club
Kansas	400 Club
Colorado	300 Club
Nebraska	200 Club
New Mexico	100 Club
Wyoming	100 Club
South Dakota	100 Club
North Dakota	100 Club
MPBEA Region	2,500 Club

Each state should establish its own rules for membership in its state club, arrange for recognition meetings, and develop its own promotion. Special recognition meetings can be held in state association meetings and at the MPBEA meeting in June. I will be waiting for your report in Wichita in June—you will be there, won't you?—E. C. MCGILL, *Kansas State Teachers College, Emporia, President, United Business Education Association.*

ALONG THE TRAIL—Continued

ing, correspondence, telephone techniques, and office equipment at the first day-long secretarial training conference sponsored by the University of North Dakota. . . . A tentative draft of a new handbook for business education in North Dakota was presented for discussion at the business section of the North Dakota Education Association. . . . Mabel Snoeyenbos, State Teachers College at Valley City, North Dakota, is on a year's leave of absence. . . . Alice Ibsen of Vermillion, South Dakota, toured Europe recently. . . . Ada Brown, formerly of Sioux Falls, is now Mrs. Bernard Cone and is teaching at Rapid City, South Dakota. . . . Mayme Van Gerpen, formerly of Springfield, South Dakota, and president of the South Dakota Business Teachers Association, is now Mrs. Clarence Hanson of Elk Point. . . . Ruth I. Anderson, North Texas State College, has been promoted from associate professor to professor, effective September 1955. . . . Angie Carnahan and Harold Vail, graduate students at North Texas State College, were married in June, 1955. They are teaching at Howard Junior College, Big Spring, Texas. . . . Cassie O'Daniel, Cheyenne, was another recent visitor to Europe. . . . The University of Kansas at Lawrence held its second one-day conference in business education on October 1. Charles B. Hicks of Ohio State University and executive secretary of Delta Pi Epsilon spoke on "Improvement of Instruction in Clerical Practice" during the morning session. Following the luncheon, William J. Masson of the State University of Iowa spoke on "Preparing Students for Job Adjustment." . . . Jasper Sawatzky, Buhler Rural High School, Kansas, attended the Family Financial Security Workshop sponsored by the American Institute of Life Insurance at the University of Denver. . . . Rita Duckwall, Kansas State Teachers College, Emporia, attended the Family Financial Security Workshop at the University of California at Los Angeles.

FBLA. James Muckenthaler of St. Mary's (Kansas) High School is the 1955-56 National FBLA vice president for the Mountain-Plains Region. His sponsor is Richard Reicherter, president of the Kansas Business Education Association. . . .

The Kansas State Chapter won first-place in the 1955 National FBLA Spelling Relay. The team was composed of Carole Mills of Merriam, Carol Jean Leichter of Nickerson, and James Kinderknecht of St. Mary's. . . . Vernon Payne of North Texas State College has been named Mountain-Plains Representative (1955-56) on the National FBLA Board of Trustees. . . . Weldon Humphries of Carthage, Texas, was selected by a Board of Judges for the title of "Mr. Future Business Leader of 1955."

MEMBERSHIP ROUND-UP

At the close of the Fall Membership Campaign, three states in the Mountain-Plains Region had exceeded their 1955-56 membership goals. This is an excellent start for the current school year. The membership standings of states is listed below:

State and Chairman 1955-56	Goal 1955-56	Membership Nov. 1955	Percentage of Goal
Colorado—Louise Bergner	220	151	69%
Kansas—O. O. Barentt	270	201	74%
Nebraska—Wayne House	95	93	98%
New Mexico—Jerry Ebert	45	37	82%
North Dakota—O. A. Parks	60	50	83%
Oklahoma—Ralph Reed	220	146	66%
South Dakota—Adeline Buitenbos	80	93	116%
Texas—Ruth Anderson	270	315	117%
Wyoming—Margaret Chastain	40	44	110%
Totals	1300	1130	87%

The Executive Committee of MPBEA believes that the membership will reach 2000 by the time of the convention in Wichita, Kansas. This is a reasonable number to anticipate for an organization which has so much to offer business teachers.

All MPBEA members will want to assist the state chairmen by rounding-up the non-members in their respective areas. Ask another teacher to join *today*. Memberships entered now will be recorded for the calendar year, 1956. Let's have each state reach or exceed its goal early in the New Year.

Please use this application to renew your own membership or to enter a new membership in UBEA-MPBEA.

THE ASSOCIATIONS UNITED TO PROMOTE BETTER BUSINESS EDUCATION

YES, I want professional membership in my specialized association—UBEA-MPBEA. Please send the publications and reports to the address below. My check for \$_____ is enclosed.

I am a ☐ new member
☐ renewal member

National: United Business Education Association
Regional: Mountain-Plains Business Education Association

Type of Membership Service (Please check)

☐ **Basic Service**—Including full active privileges in the unified associations and a year's subscription to the Business Education Forum and special membership releases \$5.00
or
(Budget Rates: 2 years, \$9.00; 3 years \$12.00)

☐ **Comprehensive Service**—Including full active privileges in the unified associations and the four UBEA Divisions: Research Foundation, Administrators Division, National Association of Business Teacher-Training Institutions (individual), and U.S. Chapter of ISBE. Also a year's subscription to Business Education Forum, The National Business Education Quarterly, bulletins, and special membership releases \$7.50
(Budget Rates: 2 years, \$13.50; 3 years \$19.50)

☐ **International Society for Business Education**—Including a year's subscription to the International Review \$3.00

Mr. Miss _____
Dr. Mrs. _____

Street _____

City _____ Zone _____ State _____

School _____

Make check or money order payable to United Business Education Association. Give to State Membership Chairman or mail to Hollis Guy, UBEA Executive Director, 1201 Sixteenth Street, N. W. Washington 6, D. C.

Your last FORUM address if different from above address.

The Future Business Leader

For Sponsors and Advisers
of FBLA Chapters

FBLA Represented at Citizenship Conference

Young adults were encouraged to match ideas with adults in sessions at Citizenship Conference

ONE OF THE PURPOSES OF FBLA is to prepare for useful citizenship. Each year the national FBLA organization sends a representative to the Citizenship Conference which brings together more than 1200 persons for discussions on how to promote good citizenship in our local communities.

The conference, formerly co-sponsored by the United States Department of Justice and the National Education Association, now functions under a special charter. The purposes of the conference are:

- To support and strengthen the efforts of the people in maintaining the blessings of freedom and justice, and in protecting and perpetuating the principles and ideals upon which this Nation is founded.
- To develop a more thorough knowledge of citizenship rights and responsibilities.
- To inspire a deeper devotion to citizenship obligations.
- To encourage even more effective participation in citizenship activities.
- To promote a spirit of cooperation on the part of all citizens.

The FBLA representative, Ray Hibbs, a senior at John Marshall High School, Richmond, Virginia, and president of the Virginia State Chapter of FBLA, participated in the 30-member discussion groups. Everyone had the opportunity to express his viewpoint. The groups explored questions arising from the conference theme.

The colorful special events included the placing of a floral wreath at the base of the Washington Monument in honor of the signers of the Constitution from the thirteen original states, advancement of state and territorial flags and of the colors; an impressive citizenship induction ceremony; "Musical Americana" by the Army Band; and musical interludes by the Navy and Air Force Bands.

Among the outstanding speakers were the Honorable Harry P. Cain, member of the Subversive Activities Control Board, and the Honorable Boyd Campbell, President of the U. S. Chamber of Commerce. Chief Justice Earl Warren served as honorary chairman of the conference. The Honorable Justine Miller presided over the general sessions.

David Leahy, winner of the American Legion's high school oratorical contest, and David Walker, one of four winners in the Voice of Democracy contest, gave their prize-winning messages.

The theme of the conference was "The Blessings of Liberty." It was a most appropriate theme and one which made the delegates pause in their busy day-to-day activities to sum up the many privileges we have as citizens of our great country.

Next year's conference will open on "Citizenship Day" and continue through September 19. Since its inception in 1946, the Conference on Citizenship has been held in Washington, D. C.



CONFERENCE DELEGATES . . . Among the delegates who attended the Tenth Annual Citizenship Conference in Washington, D. C., were (left to right) Ray Hibbs, representing the Future Business Leaders of America; Ray E. Reed and Miss Marguerite Crumley, Virginia State Department of Education. Miss Crumley represented the United Business Education Association. She is the adviser for the Virginia State Chapter of FBLA.

PURPOSES OF THE FBLA

The Future Business Leaders of American organization, composed of young adults in high schools and colleges, seeks to:

- Develop competent, aggressive business leadership.
- Strengthen the confidence of young men and women in themselves and their work.
- Create more interest and understanding in the intelligent choice of business occupations.
- Encourage members in the development of individual projects and in establishing themselves in business.
- Encourage members to improve the home and community.
- Participate in worthy undertakings for the improvement of business and the community.
- Develop character, prepare for useful citizenship, and foster patriotism.
- Participate in cooperative effort.
- Encourage and practice thrift.
- Encourage improvement in scholarship and promote school loyalty.
- Provide and encourage the development of organized recreational activities.
- Improve and establish standards for entrance upon store and office occupations.



UBEA-SMEAD AWARD . . . Already 197 business education graduates have received awards as outstanding students in colleges and universities belonging to the National Association of Business Teacher-Training Institutions. In the photograph, the late Harold Hoffman (left) is shown presenting the check to Fred C. Archer for the gifts bestowed upon the award winners. Mr. Hoffman, president of the Smead Manufacturing Company, Inc., of Hastings, Minnesota, passed away suddenly August 10, 1955, in Buffalo, New York. He was in attendance at an industrial meeting at the time of his untimely death. Mrs. Hoffman succeeds her husband as president of the Company.

Leaders (Continued from page 32)

The international and teacher education groups name special committees to prepare the ballots. The nominations for the research and administrator groups were made by the National Council for Business Education. Estelle S. Phillips, a retiring member of the Council, served as chairman of the Tabulating Committee.

Administrators Division

President Liles is supervisor of business education for the Atlanta (Ga.) City Schools. He was the treasurer of UBEA in 1950-51 and a former president of the Southern Business Education Association. Other officers of the Administrators Division are Edith Sidney, assistant supervisor of business education for the Chicago City Schools, vice president; and Leonard Carpenter, supervisor of business education for Portland (Oreg.) City Schools, secretary.

UBEA Research Foundation

President Archer, a member of the staff at St. Cloud (Minn.) State Teachers College, is currently one of the three Central Region representatives on the Council. He is a member of the Joint Committee on Coordination and Integration of Research in Business Education. Erwin M. Keithley, University of California at Los Angeles, was elected vice president; and Harves Rahe, University of Southern Illinois, is the new secretary of the Foundation.

International Division

President Veon's travels have taken her into many parts of the world. She is a member of the staff at the Pennsylvania State University. William S. Sakson of Hunter College, New York City, and Ann Eckersley of Teachers College of Connecticut at New Britain were re-elected vice president and secretary respectively.

Each of the divisions will hold meetings in Chicago on February 16-18. Members of UBEA subscribing for comprehensive service are automatically members of the four divisions.

Basic Business (Continued from page 26)

providing this protection or from government publications.

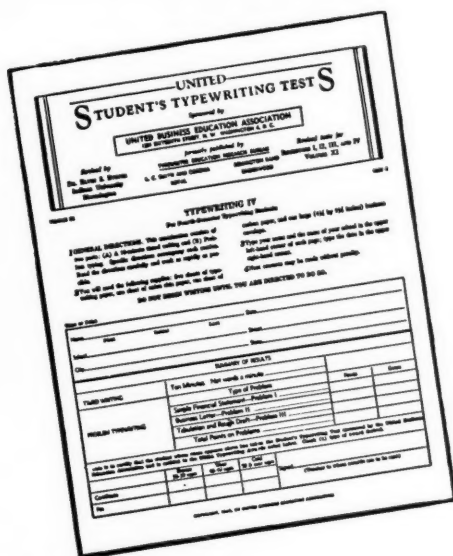
The need for adequate consumer protection has become recognized as so important that many private organizations have developed to further this protective and educational program. Every buyer should know something about these organizations, and the services and information they provide. Heading the list would be the Better Business Bureaus, Consumers' Research, and Consumers Union of the United States. The first of these deals particularly with unfair trade practices. Through their publications, especially their "Facts" bulletins, they provide sources of buying information. The other two organizations are primarily research organizations that make their findings available through monthly publications. In addition to these are many professional organizations which test products connected with their profession, and put their seal of approval on those successfully passing their tests. The publications of these organizations should be part of the reading matter for a course in consumer protection. They offer a wealth of opportunity for class reports, debates, and term papers.

Because it is so integral a part of modern life, consumer protection should be one of the most alive contributions of our secondary educational system.

Bookkeeping (Continued from page 16)

ILLUSTRATIONS (Numbers on Left Refer to Foregoing Rules)

1. SALARY EXPENSE				
1955			1955	
Jan. 15	CP1	200.00	Jan. 31 Closing J1	400.00
31	CP2	200.00		
2. SALARY EXPENSE				
1955			1955	
Jan. 15	CP1	200.00	Jan. 31 Closing J1	400.00
31	CP2	200.00		
3. SALARY EXPENSE				
1955			1955	
Jan. 15	CP1	200.00	Jan. 31 Closing J1	400.00
31	CP2	200.00		
		400.00		400.00
4. SALARY EXPENSE				
1955			1955	
Jan. 15	CP1	200.00	Jan. 31 Closing J1	400.00
31	CP2	200.00		
		400.00		400.00
5. RENT EXPENSE				
1955			1955	
Jan. 1	CP1	150.00	Jan. 31 Closing J1	150.00



VOLUME XIII

Successful teachers of typewriting approve a testing program which reflects the requirements of the business office

Students Typewriting Tests are made to order!

Students Typewriting Tests measure standards of attainment which place emphasis on marketable productivity rather than certain accomplishments of speed goals. These tests incorporate the expressed preferences of typewriting teachers and businessmen.

Students Typewriting Tests may be used for diagnostic purposes after they have been used to measure the results of teaching in terms of productive ability. Material is included for both straight-copy tests and production tests. These tests have been administered to thousands of students throughout the United States.

Students Typewriting Tests provide for motivation in the classroom through a controlled plan of awards. Both award pins and certificates are available.

Students Typewriting Tests are the result of experimentation and revision by specialists in business education. Early volumes were planned and revised by the late F. G. Nichols. Revision of Volume X was prepared by Thelma Potter Boynton and a special committee appointed by the National Council for Business Education. The current revisions were prepared by Theta Chapter (Indiana University) of Delta Pi Epsilon, and were directed by Elvin S. Eyster, Indiana University, Bloomington; Irol Whitmore Balsley, University of Utah, Salt Lake City; and Howard Lundquest, Kansas State Teachers College, Pittsburg. It is the policy of the sponsor of these tests to conduct a continuous program of research and make revisions as deemed advisable.

A manual for teachers which includes complete instructions for administering, interpreting, and scoring the tests is included with each order.

Test I—First Semester

- Part I. Timed Writing
- Part II. Centering Problem
- Part III. Report Writing
- Part IV. Business Letter Writing

Test II—Second Semester

- Part I. Timed Writing
- Part II. Business Letter
- Part III. Tabulation Problem
- Part IV. Minutes of Meeting

Test III—Third Semester

- Part I. Timed Writing
- Part II. Rough Draft Problem
- Part III. Centering Problem
- Part IV. Business Letter

Test IV—Fourth Semester

- Part I. Timed Writing
- Part II. Data Sheet
- Part III. Application Letter
- Part IV. Tabulation Problem

Tests are designed for use with any typewriting textbook.

PRICE LIST

- 1 package (10 tests and manual)..... \$1.00
- 2 packages (20 tests and manual).... 1.60
- 3 packages (30 tests and manual).... 2.10
- 4 packages (40 tests and manual).... 2.60
- 5 packages (50 tests and manual).... 3.00
- 6 packages (60 tests and manual).... 3.45
- 7 packages (70 tests and manual).... 3.85
- 8 packages (80 tests and manual).... 4.20
- 9 packages or more @ 50 cents a package

Write for special quotation on quantity of 500.

Specimen set (1 copy of each test and manual)—\$1.00.

STUDENTS TYPEWRITING TESTS

A non-profit service of United Business Education Association

To: United Business Education Association, 1201 Sixteenth St., N. W., Washington 6, D. C.

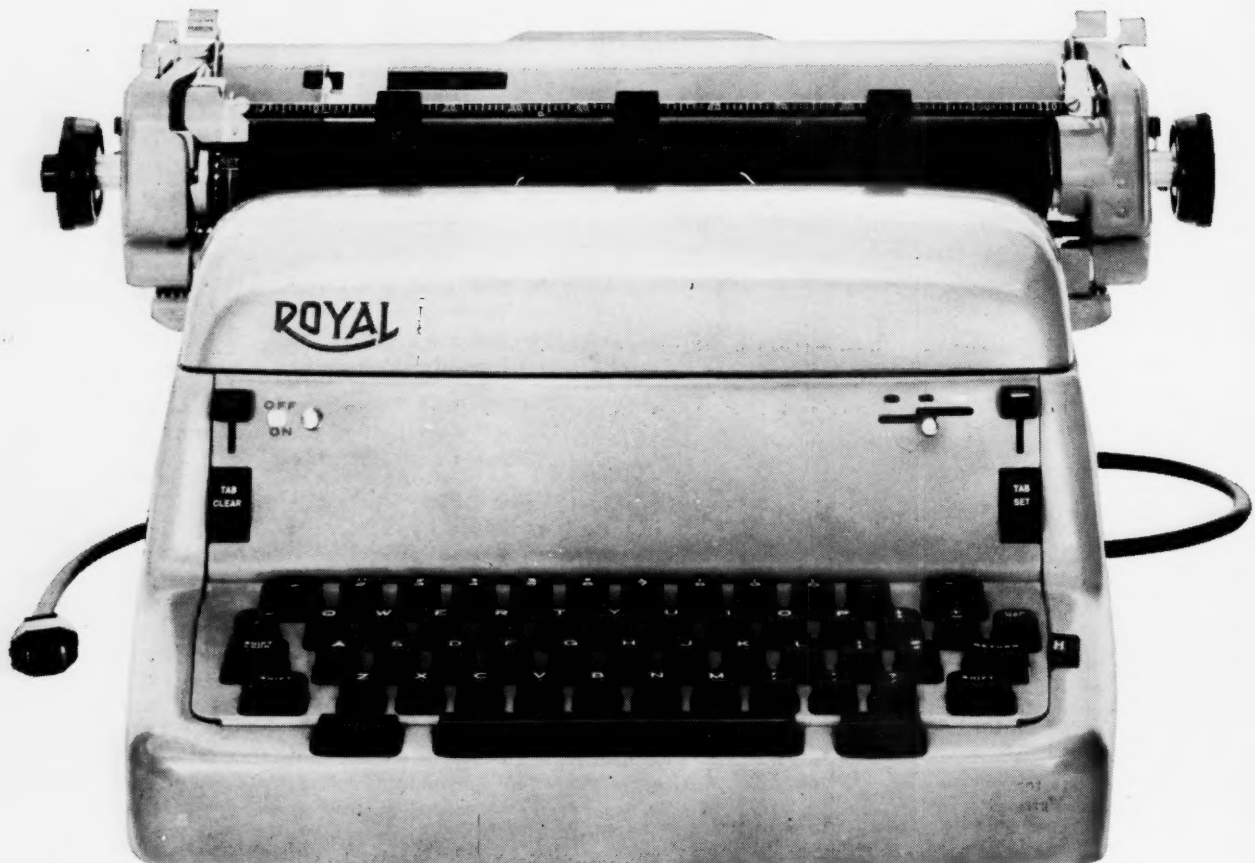
Please enter my order for Students Typewriting Tests as follows. I enclose \$..... in payment.

..... packages of Test I
 packages of Test II
 packages of Test III
 packages of Test IV
 specimen sets

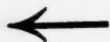
Students Typewriting Tests are packaged and sold only in multiples of 10 copies of same test. Because the tests are sold on a low-cost basis we must require remittance with order or official Board of Education or school order forms.

Name and Title.....
 School or Organization.....
 Address.....City & State.....

8 Reasons why the trend is to Royal electric



Touch. So responsive the pupil's fingers seem to float above the keys. So easy to learn on with Royal's positive Touch Control.®



Going forward? The Automatic Horizontal Spacer does the trick with a touch of the pupil's right little finger. Note! This key is independent of the regular keys.



Going up? The Automatic Vertical Spacer makes insertion of paper or spacing the simplest operation in the world. Independent of regular keys, too!



Underscoring? Shift to caps, touch Line-O-Magic and the tiresome job does itself. Makes a series of hyphens, too, on lower case. It's independent of the regular keys!



Backing up? The Automatic Back Spacer is a boon to production work. Just a touch of the right little finger does it. And it's also independent of the regular keys!



Service? Wherever you are you get it fast. Over 900 service centers assure prompt, efficient service for your Royal electrics.



Appearance. The new Royal Electric is a beauty you'll be proud to have in the classroom. Its finish is smooth. You can wipe grime off with a rag!



Teaching Aids. Royal has the newest and best. For you: "Electric Typing for the Classroom Teacher." For pupils: "The Key to Relaxed Typing." They're free. Write for them.

ROYAL® electrics portable • standard • Roytype® business supplies
Royal Typewriter Company, Division of Royal McBee Corporation

